
State:	Vermont	Filing Company:	TVHP
TOI/Sub-TOI:	ML02 Multi-Line - Other/ML02.000 Multi-Line - Other		
Product Name:	2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product		
Project Name/Number:	/		

Filing at a Glance

Company:	TVHP
Product Name:	2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product
State:	Vermont
TOI:	ML02 Multi-Line - Other
Sub-TOI:	ML02.000 Multi-Line - Other
Filing Type:	GMCB Trend / Admin Charge
Date Submitted:	01/14/2014
SERFF Tr Num:	BCVT-129373905
SERFF Status:	Assigned
State Tr Num:	
State Status:	
Co Tr Num:	
Implementation	On Approval
Date Requested:	
Author(s):	Vince Mace, Pam Young, Seth Abbene, Jude Daye, Martine Brisson-Lemieux
Reviewer(s):	Thomas Crompton (primary), Kelly Macnee, David Dillon, Jacqueline Lee
Disposition Date:	
Disposition Status:	
Implementation Date:	
State Filing Description:	

State: Vermont
TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: 2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Large
Group Market Type: Employer Overall Rate Impact:
Filing Status Changed: 01/14/2014
State Status Changed: Deemer Date:
Created By: Jude Daye Submitted By: Jude Daye
Corresponding Filing Tracking Number:

Filing Description:
January 10, 2014

Judith Henkin, Esq.
Health Policy Director
Green Mountain Care Board
89 Main Street, Third Floor, City Center
Montpelier, Vermont 05620

Subject: The Vermont Health Plan - NAIC # 95696
2014 Filing: Risk and Administration Charges for
Experience Refund Eligible Product

Dear Ms. Henkin:

Enclosed for your review and approval are the 2014 risk and administration charges to be used in the rating of The Vermont Health Plan's Experience Refund Eligible product.

Please let me know if we can answer any questions or provide further information during your review.

Sincerely,

Kevin Goddard

cc: Tom Crompton / GMCB
Ruth Greene / BCBSVT
Vince Mace / BCBSVT
Paul Schultz/BCBSVT

Company and Contact

Filing Contact Information

Jude Daye, Executive Assistant dayej@bcbsvt.com

State:	Vermont	Filing Company:	TVHP
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445 Industrial Lane
Montpelier, VT 05601

802-371-3244 [Phone]

Filing Company Information

TVHP	CoCode: 95696	State of Domicile: Vermont
PO BOX 186	Group Code:	Company Type: HMO
Montpelier, VT 05601	Group Name:	State ID Number:
(802) 371-3450 ext. [Phone]	FEIN Number: 03-0354356	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

SERFF Tracking #:	BCVT-129373905	State Tracking #:	Company Tracking #:
State:	Vermont	Filing Company:	TVHP
TOI/Sub-TOI:	ML02 Multi-Line - Other/ML02.000 Multi-Line - Other		
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Supporting Document Schedules

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	2014 TVHP Risk & Admin Charges Filing - Actuarial Memorandum.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Civil Union Rating Requirements
Bypass Reason:	Not required.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Filing Compliance Certification
Comments:	
Attachment(s):	Filing Compliance Certification.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Third Party Filing Authorization
Bypass Reason:	BCBSVT does not use a Third Party to submit filings.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Plain Language Summary
Comments:	
Attachment(s):	2014 TVHP Risk & Admin Charges Filing - Plain Language Summary.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Risk Charge Factors
Comments:	
Attachment(s):	Risk Charge Factors.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	BCVT-129373905	State Tracking #:	Company Tracking #:
State:	Vermont	Filing Company:	TVHP
TOI/Sub-TOI:	ML02 Multi-Line - Other/ML02.000 Multi-Line - Other		
Product Name:	2014 TVHP Risk & Admin Charges for Experience Refund Eligible Product		
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**The Vermont Health Plan
2014 Filing
Risk & Administration Charges for Experience Refund Eligible Product
Actuarial Memorandum**

SUMMARY

The Vermont Health Plan (TVHP) has an Experience Refund Eligible product, with pricing margins of 10% or 5% (i.e. expected claims below an ISL limit will be increased by 10% or 5% in the determination of the premium). The purpose of this filing is to update the risk and administration charge factors to be used in the rating of such plans. TVHP will apply these factors in the determination of rates for groups of 50 or more subscribers that are renewing or applying for coverage under Experience Refund Eligible plans with TVHP delivered 10 or more business days after the date of approval of this filing through 10 business days after the approval of a successor filing.

The method and data used are identical to those used in the development of the corresponding charges for Blue Cross and Blue Shield of Vermont (BCBSVT)¹. This is due to the lack of credible TVHP-only data.

Distribution of Individual Claims by Amount

The distribution of individual claims by amount was generated from the 2013 Milliman Health Cost Guidelines distribution of allowed charges (adjusted for VT) by trending the distribution to produce the same expected average annual allowed charge per member as the trended BCBSVT/TVHP distribution for Q1 2015 (developed as part of the determination of the TVHP Provision for Large Claims and Stop Loss filing²), and then applying paid/allowed factors (also from that filing).

For each specific stop loss level, the expected claims amount and standard deviation of the distribution of claims less than the specific stop loss level are calculated.

¹ See “Blue Cross and Blue Shield of Vermont, 2014 Filing, Charge Factors for Aggregate Stop Loss, Risk & Administration Charges for Experience Refund Eligible Product, Actuarial Memorandum”, filed concurrently with this filing.

² See page 3 of “The Vermont Health Plan, Provision for Large Claims for 2014, Actuarial Memorandum”, filed concurrently with this filing.

**The Vermont Health Plan
2014 Filing
Risk & Administration Charges for Experience Refund Eligible Product
Actuarial Memorandum**

Expected Claims Factors

For each number of members (N) in the following table:

N
100
200
300
400
500
600
700
800
900
1,000
1,500
2,000
3,000
4,000
5,000
10,000
20,000
30,000
40,000

and for each ISL limit, a preliminary expected fraction of aggregate claims in excess of 90%, 95%, 100%, 105%, 110%, 115%, 120%, 125%, 130%, 135%, and 140% of expected aggregate claims was calculated. These were then adjusted for uncertainty in the projection of expected claims as described in the table below:

Expected to projected expected	>107.5%	107.5% - 102.5%	102.5% - 97.5%	97.5% - 92.5%	< 92.5%
Fraction of projections	F ₁ (Estimated from distribution)	F ₂ (Estimated from distribution)	F ₃ (Estimated from distribution)	F ₄ (Estimated from distribution)	F ₅ (Estimated from distribution)
Assumed (Actual expected) / (projected expected) factor	1.1	1.05	1.00	0.95	0.90
Weighting Factor for averaging	F ₁ /1.1	F ₂ /1.05	F ₃	F ₄ /.95	F ₅ /0.9

**The Vermont Health Plan
2014 Filing
Risk & Administration Charges for Experience Refund Eligible Product
Actuarial Memorandum**

RISK & ADMINISTRATION CHARGES FOR EXPERIENCE REFUND ELIGIBLE PRODUCT

Risk Charges for Experience Refund Eligible Plans

The TVHP Experience Refund Eligible products involve pricing margins of 10% or 5% (i.e. expected claims below the ISL limit will be increased by 10% or 5% in the determination of the premium). The risk charge factors for 10% margin and for 5% margin are the adjusted projected claims factors for aggregate claims in excess of 110% and 105%, respectively, of expected aggregate claims. These factors are applied to total expected claims (before adjustment for pricing margin) and the retention is increased by the risk charge (both in the prospective pricing and in the refund calculation).

The tables of factors are contained in the **Risk Charge Factors.pdf** file accompanies this filing.

If the expected number of members (N) in the rating period is not one of the values in the table, the value is determined by interpolating linearly between the entries in the table for the numbers of members immediately below and above N.

Administration Charge

An administration charge equal to a settlement administration charge, offset by an investment income credit, will be made.

1. Settlement Administration Charge: An additional administrative charge of **\$1,625** will be included to offset the costs of administering the retrospective arrangement. This amount is based on the 2013 settlement administration charge of \$1,600 increased by 1.6%³ trend to reflect the assumed wage increase for the direct staff cost.
2. Investment Income Adjustment:

Margin factor	Investment Income adjustment factor (applicable to expected claims below the ISL limit)
10%	0.4%
5%	0.2%

³ The 1.6% trend factor is based on a two-year regression of the CPI data values (Source: [Bureau of Labor Statistics Data](#), CPI - All Urban Consumers, Northeast Urban, All Items, 1982-1984=100, data through October 2013) for October 2011 through October 2013.

**The Vermont Health Plan
2014 Filing
Risk & Administration Charges for Experience Refund Eligible Product
Actuarial Memorandum**

ACTUARIAL CERTIFICATION

I am a Fellow of the Society of Actuaries, a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering opinions with regard to health rate filings.

Based on my review of the block's underlying experience and methods applied, it is my opinion that the rate factors set forth in this filing are adequate and are neither excessive nor unfairly discriminatory.

A handwritten signature in cursive script, appearing to read "Paul Schultz", followed by a horizontal line.

Paul Schultz, F.S.A., M.A.A.A.

January 9, 2014

I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and, to the best of my knowledge, the filing complies with all applicable statutory and regulatory provisions for the state of Vermont



Kevin Goddard
Vice President, External Affairs and Sales

1/13/14

Date

**The Vermont Health Plan
2014 Factor Filing
Plain Language Summary**

The purpose of this filing is to reprice the risk and administration charge factors to be used in the development of rates for Experience Refund Eligible plans of The Vermont Health Plan (TVHP). These factors are applied as part of the TVHP Group Merit Rating formula, approved in a separate filing.

Risk charge factors are similar in concept and development to aggregate stop loss factors, in that they estimate projected claims factors for aggregate claims in excess of a certain percentage of expected aggregate claims. Because pricing margins for Experience Refund Eligible plans are included within the expected claim development, these risk charge factors are unmodified from their best estimate values.

Risk charges for refund eligible arrangements are developed through the calibration of 2013 Milliman Health Cost Guidelines to expected Vermont claims levels, using factors from the most recently approved trend filings as the key input item.

Administrative charges specific to Experience Refund Eligible plans are also documented within this filing.

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$30,000	100	3.356%	2.117%
\$30,000	200	2.240%	1.170%
\$30,000	300	1.731%	0.779%
\$30,000	400	1.416%	0.560%
\$30,000	500	1.195%	0.420%
\$30,000	600	1.028%	0.323%
\$30,000	700	0.897%	0.254%
\$30,000	800	0.791%	0.202%
\$30,000	900	0.704%	0.163%
\$30,000	1000	0.631%	0.133%
\$30,000	1500	0.395%	0.052%
\$30,000	2000	0.272%	0.023%
\$30,000	3000	0.154%	0.006%
\$30,000	4000	0.100%	0.002%
\$30,000	5000	0.070%	0.001%
\$30,000	10000	0.019%	0.001%
\$30,000	20000	0.003%	0.001%
\$30,000	30000	0.002%	0.001%
\$30,000	40000	0.001%	0.001%
\$35,000	100	3.623%	2.322%
\$35,000	200	2.426%	1.297%
\$35,000	300	1.882%	0.873%
\$35,000	400	1.547%	0.633%
\$35,000	500	1.311%	0.479%
\$35,000	600	1.133%	0.373%
\$35,000	700	0.992%	0.295%
\$35,000	800	0.879%	0.237%
\$35,000	900	0.785%	0.193%
\$35,000	1000	0.706%	0.159%
\$35,000	1500	0.448%	0.065%
\$35,000	2000	0.311%	0.030%
\$35,000	3000	0.177%	0.008%
\$35,000	4000	0.116%	0.003%
\$35,000	5000	0.082%	0.001%
\$35,000	10000	0.023%	0.001%
\$35,000	20000	0.004%	0.001%
\$35,000	30000	0.002%	0.001%
\$35,000	40000	0.002%	0.001%
\$40,000	100	3.881%	2.527%
\$40,000	200	2.606%	1.424%
\$40,000	300	2.029%	0.967%
\$40,000	400	1.674%	0.709%
\$40,000	500	1.424%	0.541%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$40,000	600	1.236%	0.425%
\$40,000	700	1.087%	0.339%
\$40,000	800	0.966%	0.275%
\$40,000	900	0.866%	0.226%
\$40,000	1000	0.781%	0.187%
\$40,000	1500	0.502%	0.080%
\$40,000	2000	0.351%	0.038%
\$40,000	3000	0.202%	0.010%
\$40,000	4000	0.133%	0.004%
\$40,000	5000	0.094%	0.002%
\$40,000	10000	0.027%	0.001%
\$40,000	20000	0.005%	0.001%
\$40,000	30000	0.002%	0.001%
\$40,000	40000	0.002%	0.001%
\$45,000	100	4.132%	2.728%
\$45,000	200	2.780%	1.551%
\$45,000	300	2.171%	1.062%
\$45,000	400	1.798%	0.784%
\$45,000	500	1.535%	0.604%
\$45,000	600	1.337%	0.478%
\$45,000	700	1.180%	0.385%
\$45,000	800	1.052%	0.315%
\$45,000	900	0.946%	0.260%
\$45,000	1000	0.856%	0.217%
\$45,000	1500	0.557%	0.096%
\$45,000	2000	0.393%	0.047%
\$45,000	3000	0.228%	0.014%
\$45,000	4000	0.150%	0.005%
\$45,000	5000	0.107%	0.002%
\$45,000	10000	0.032%	0.001%
\$45,000	20000	0.006%	0.001%
\$45,000	30000	0.003%	0.001%
\$45,000	40000	0.002%	0.001%
\$50,000	100	4.374%	2.927%
\$50,000	200	2.948%	1.675%
\$50,000	300	2.309%	1.156%
\$50,000	400	1.918%	0.860%
\$50,000	500	1.643%	0.668%
\$50,000	600	1.435%	0.532%
\$50,000	700	1.271%	0.432%
\$50,000	800	1.137%	0.355%
\$50,000	900	1.025%	0.296%
\$50,000	1000	0.930%	0.248%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$50,000	1500	0.612%	0.113%
\$50,000	2000	0.436%	0.057%
\$50,000	3000	0.255%	0.017%
\$50,000	4000	0.169%	0.006%
\$50,000	5000	0.121%	0.003%
\$50,000	10000	0.037%	0.001%
\$50,000	20000	0.008%	0.001%
\$50,000	30000	0.003%	0.001%
\$50,000	40000	0.002%	0.001%
\$55,000	100	4.644%	3.154%
\$55,000	200	3.136%	1.820%
\$55,000	300	2.463%	1.266%
\$55,000	400	2.052%	0.950%
\$55,000	500	1.765%	0.743%
\$55,000	600	1.547%	0.597%
\$55,000	700	1.375%	0.488%
\$55,000	800	1.234%	0.405%
\$55,000	900	1.116%	0.339%
\$55,000	1000	1.016%	0.287%
\$55,000	1500	0.678%	0.136%
\$55,000	2000	0.487%	0.070%
\$55,000	3000	0.288%	0.022%
\$55,000	4000	0.192%	0.008%
\$55,000	5000	0.138%	0.004%
\$55,000	10000	0.044%	0.001%
\$55,000	20000	0.009%	0.001%
\$55,000	30000	0.003%	0.001%
\$55,000	40000	0.002%	0.001%
\$60,000	100	4.904%	3.374%
\$60,000	200	3.316%	1.960%
\$60,000	300	2.611%	1.373%
\$60,000	400	2.181%	1.037%
\$60,000	500	1.881%	0.817%
\$60,000	600	1.654%	0.661%
\$60,000	700	1.474%	0.544%
\$60,000	800	1.327%	0.454%
\$60,000	900	1.204%	0.383%
\$60,000	1000	1.099%	0.326%
\$60,000	1500	0.742%	0.159%
\$60,000	2000	0.538%	0.085%
\$60,000	3000	0.322%	0.028%
\$60,000	4000	0.216%	0.011%
\$60,000	5000	0.156%	0.005%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$60,000	10000	0.051%	0.001%
\$60,000	20000	0.011%	0.001%
\$60,000	30000	0.004%	0.001%
\$60,000	40000	0.002%	0.001%
\$65,000	100	5.121%	3.558%
\$65,000	200	3.467%	2.078%
\$65,000	300	2.733%	1.462%
\$65,000	400	2.288%	1.110%
\$65,000	500	1.978%	0.879%
\$65,000	600	1.743%	0.714%
\$65,000	700	1.557%	0.591%
\$65,000	800	1.404%	0.496%
\$65,000	900	1.276%	0.420%
\$65,000	1000	1.167%	0.359%
\$65,000	1500	0.795%	0.179%
\$65,000	2000	0.580%	0.097%
\$65,000	3000	0.351%	0.034%
\$65,000	4000	0.236%	0.014%
\$65,000	5000	0.171%	0.006%
\$65,000	10000	0.057%	0.001%
\$65,000	20000	0.013%	0.001%
\$65,000	30000	0.005%	0.001%
\$65,000	40000	0.003%	0.001%
\$70,000	100	5.387%	3.790%
\$70,000	200	3.651%	2.227%
\$70,000	300	2.884%	1.576%
\$70,000	400	2.420%	1.204%
\$70,000	500	2.097%	0.959%
\$70,000	600	1.853%	0.784%
\$70,000	700	1.659%	0.653%
\$70,000	800	1.501%	0.551%
\$70,000	900	1.368%	0.470%
\$70,000	1000	1.254%	0.404%
\$70,000	1500	0.864%	0.207%
\$70,000	2000	0.636%	0.116%
\$70,000	3000	0.389%	0.042%
\$70,000	4000	0.264%	0.017%
\$70,000	5000	0.192%	0.008%
\$70,000	10000	0.065%	0.001%
\$70,000	20000	0.016%	0.001%
\$70,000	30000	0.006%	0.001%
\$70,000	40000	0.003%	0.001%
\$75,000	100	5.644%	4.015%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$75,000	200	3.829%	2.371%
\$75,000	300	3.029%	1.687%
\$75,000	400	2.547%	1.296%
\$75,000	500	2.211%	1.037%
\$75,000	600	1.958%	0.852%
\$75,000	700	1.758%	0.713%
\$75,000	800	1.593%	0.605%
\$75,000	900	1.455%	0.519%
\$75,000	1000	1.337%	0.448%
\$75,000	1500	0.931%	0.235%
\$75,000	2000	0.691%	0.134%
\$75,000	3000	0.427%	0.051%
\$75,000	4000	0.291%	0.022%
\$75,000	5000	0.213%	0.010%
\$75,000	10000	0.073%	0.001%
\$75,000	20000	0.019%	0.001%
\$75,000	30000	0.007%	0.001%
\$75,000	40000	0.003%	0.001%
\$80,000	100	5.814%	4.162%
\$80,000	200	3.946%	2.465%
\$80,000	300	3.124%	1.759%
\$80,000	400	2.629%	1.355%
\$80,000	500	2.286%	1.088%
\$80,000	600	2.027%	0.897%
\$80,000	700	1.822%	0.753%
\$80,000	800	1.653%	0.640%
\$80,000	900	1.512%	0.550%
\$80,000	1000	1.391%	0.477%
\$80,000	1500	0.974%	0.253%
\$80,000	2000	0.726%	0.146%
\$80,000	3000	0.452%	0.056%
\$80,000	4000	0.310%	0.025%
\$80,000	5000	0.227%	0.012%
\$80,000	10000	0.079%	0.001%
\$80,000	20000	0.021%	0.001%
\$80,000	30000	0.008%	0.001%
\$80,000	40000	0.004%	0.001%
\$85,000	100	5.984%	4.309%
\$85,000	200	4.064%	2.560%
\$85,000	300	3.220%	1.832%
\$85,000	400	2.712%	1.415%
\$85,000	500	2.360%	1.139%
\$85,000	600	2.095%	0.941%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$85,000	700	1.885%	0.792%
\$85,000	800	1.713%	0.676%
\$85,000	900	1.569%	0.582%
\$85,000	1000	1.445%	0.506%
\$85,000	1500	1.017%	0.272%
\$85,000	2000	0.762%	0.159%
\$85,000	3000	0.477%	0.063%
\$85,000	4000	0.328%	0.028%
\$85,000	5000	0.241%	0.013%
\$85,000	10000	0.084%	0.001%
\$85,000	20000	0.022%	0.001%
\$85,000	30000	0.008%	0.001%
\$85,000	40000	0.004%	0.001%
\$90,000	100	6.151%	4.454%
\$90,000	200	4.178%	2.653%
\$90,000	300	3.313%	1.903%
\$90,000	400	2.793%	1.473%
\$90,000	500	2.432%	1.189%
\$90,000	600	2.162%	0.985%
\$90,000	700	1.947%	0.831%
\$90,000	800	1.772%	0.711%
\$90,000	900	1.624%	0.614%
\$90,000	1000	1.497%	0.535%
\$90,000	1500	1.059%	0.291%
\$90,000	2000	0.797%	0.172%
\$90,000	3000	0.502%	0.069%
\$90,000	4000	0.347%	0.031%
\$90,000	5000	0.255%	0.015%
\$90,000	10000	0.090%	0.001%
\$90,000	20000	0.024%	0.001%
\$90,000	30000	0.009%	0.001%
\$90,000	40000	0.005%	0.001%
\$95,000	100	6.310%	4.595%
\$95,000	200	4.288%	2.744%
\$95,000	300	3.402%	1.972%
\$95,000	400	2.870%	1.531%
\$95,000	500	2.502%	1.238%
\$95,000	600	2.226%	1.029%
\$95,000	700	2.007%	0.870%
\$95,000	800	1.828%	0.746%
\$95,000	900	1.677%	0.646%
\$95,000	1000	1.548%	0.564%
\$95,000	1500	1.101%	0.310%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$95,000	2000	0.832%	0.185%
\$95,000	3000	0.527%	0.076%
\$95,000	4000	0.366%	0.035%
\$95,000	5000	0.270%	0.017%
\$95,000	10000	0.096%	0.002%
\$95,000	20000	0.027%	0.001%
\$95,000	30000	0.010%	0.001%
\$95,000	40000	0.005%	0.001%
\$100,000	100	6.470%	4.736%
\$100,000	200	4.399%	2.835%
\$100,000	300	3.491%	2.042%
\$100,000	400	2.948%	1.588%
\$100,000	500	2.572%	1.288%
\$100,000	600	2.290%	1.072%
\$100,000	700	2.067%	0.909%
\$100,000	800	1.884%	0.781%
\$100,000	900	1.731%	0.677%
\$100,000	1000	1.599%	0.593%
\$100,000	1500	1.142%	0.330%
\$100,000	2000	0.866%	0.199%
\$100,000	3000	0.552%	0.083%
\$100,000	4000	0.384%	0.039%
\$100,000	5000	0.284%	0.019%
\$100,000	10000	0.102%	0.002%
\$100,000	20000	0.029%	0.001%
\$100,000	30000	0.011%	0.001%
\$100,000	40000	0.005%	0.001%
\$105,000	100	6.621%	4.870%
\$105,000	200	4.503%	2.921%
\$105,000	300	3.576%	2.109%
\$105,000	400	3.021%	1.643%
\$105,000	500	2.638%	1.335%
\$105,000	600	2.351%	1.114%
\$105,000	700	2.124%	0.946%
\$105,000	800	1.938%	0.814%
\$105,000	900	1.781%	0.708%
\$105,000	1000	1.647%	0.621%
\$105,000	1500	1.181%	0.348%
\$105,000	2000	0.900%	0.212%
\$105,000	3000	0.577%	0.090%
\$105,000	4000	0.403%	0.042%
\$105,000	5000	0.299%	0.022%
\$105,000	10000	0.107%	0.002%

* Applied to total expected claims

The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$105,000	20000	0.031%	0.001%
\$105,000	30000	0.012%	0.001%
\$105,000	40000	0.006%	0.001%
\$110,000	100	6.770%	5.002%
\$110,000	200	4.605%	3.007%
\$110,000	300	3.658%	2.175%
\$110,000	400	3.093%	1.698%
\$110,000	500	2.702%	1.382%
\$110,000	600	2.410%	1.155%
\$110,000	700	2.179%	0.983%
\$110,000	800	1.990%	0.848%
\$110,000	900	1.831%	0.739%
\$110,000	1000	1.694%	0.649%
\$110,000	1500	1.220%	0.367%
\$110,000	2000	0.932%	0.226%
\$110,000	3000	0.601%	0.097%
\$110,000	4000	0.421%	0.046%
\$110,000	5000	0.313%	0.024%
\$110,000	10000	0.113%	0.002%
\$110,000	20000	0.033%	0.001%
\$110,000	30000	0.013%	0.001%
\$110,000	40000	0.006%	0.001%
\$115,000	100	6.915%	5.132%
\$115,000	200	4.705%	3.091%
\$115,000	300	3.740%	2.239%
\$115,000	400	3.163%	1.751%
\$115,000	500	2.765%	1.428%
\$115,000	600	2.468%	1.196%
\$115,000	700	2.233%	1.020%
\$115,000	800	2.041%	0.881%
\$115,000	900	1.879%	0.769%
\$115,000	1000	1.741%	0.676%
\$115,000	1500	1.258%	0.386%
\$115,000	2000	0.964%	0.239%
\$115,000	3000	0.625%	0.105%
\$115,000	4000	0.440%	0.051%
\$115,000	5000	0.327%	0.026%
\$115,000	10000	0.119%	0.002%
\$115,000	20000	0.035%	0.001%
\$115,000	30000	0.014%	0.001%
\$115,000	40000	0.007%	0.001%
\$120,000	100	7.050%	5.254%
\$120,000	200	4.798%	3.170%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$120,000	300	3.815%	2.300%
\$120,000	400	3.228%	1.802%
\$120,000	500	2.824%	1.472%
\$120,000	600	2.522%	1.234%
\$120,000	700	2.283%	1.054%
\$120,000	800	2.088%	0.912%
\$120,000	900	1.924%	0.797%
\$120,000	1000	1.783%	0.703%
\$120,000	1500	1.293%	0.404%
\$120,000	2000	0.995%	0.252%
\$120,000	3000	0.648%	0.112%
\$120,000	4000	0.457%	0.055%
\$120,000	5000	0.341%	0.029%
\$120,000	10000	0.125%	0.003%
\$120,000	20000	0.037%	0.001%
\$120,000	30000	0.015%	0.001%
\$120,000	40000	0.007%	0.001%
\$125,000	100	7.186%	5.375%
\$125,000	200	4.891%	3.248%
\$125,000	300	3.890%	2.361%
\$125,000	400	3.293%	1.852%
\$125,000	500	2.883%	1.515%
\$125,000	600	2.576%	1.273%
\$125,000	700	2.334%	1.088%
\$125,000	800	2.135%	0.943%
\$125,000	900	1.969%	0.826%
\$125,000	1000	1.826%	0.729%
\$125,000	1500	1.329%	0.423%
\$125,000	2000	1.025%	0.266%
\$125,000	3000	0.671%	0.119%
\$125,000	4000	0.475%	0.059%
\$125,000	5000	0.355%	0.031%
\$125,000	10000	0.131%	0.003%
\$125,000	20000	0.040%	0.001%
\$125,000	30000	0.016%	0.001%
\$125,000	40000	0.008%	0.001%
\$130,000	100	7.317%	5.494%
\$130,000	200	4.982%	3.326%
\$130,000	300	3.963%	2.420%
\$130,000	400	3.357%	1.902%
\$130,000	500	2.939%	1.558%
\$130,000	600	2.628%	1.310%
\$130,000	700	2.382%	1.122%

* Applied to total expected claims

The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$130,000	800	2.181%	0.974%
\$130,000	900	2.013%	0.854%
\$130,000	1000	1.868%	0.755%
\$130,000	1500	1.363%	0.441%
\$130,000	2000	1.055%	0.279%
\$130,000	3000	0.693%	0.127%
\$130,000	4000	0.492%	0.063%
\$130,000	5000	0.369%	0.034%
\$130,000	10000	0.137%	0.003%
\$130,000	20000	0.042%	0.001%
\$130,000	30000	0.017%	0.001%
\$130,000	40000	0.009%	0.001%
\$135,000	100	7.446%	5.611%
\$135,000	200	5.071%	3.402%
\$135,000	300	4.035%	2.479%
\$135,000	400	3.419%	1.950%
\$135,000	500	2.995%	1.600%
\$135,000	600	2.679%	1.348%
\$135,000	700	2.430%	1.156%
\$135,000	800	2.226%	1.005%
\$135,000	900	2.055%	0.882%
\$135,000	1000	1.909%	0.781%
\$135,000	1500	1.397%	0.459%
\$135,000	2000	1.084%	0.292%
\$135,000	3000	0.715%	0.134%
\$135,000	4000	0.510%	0.068%
\$135,000	5000	0.383%	0.037%
\$135,000	10000	0.142%	0.003%
\$135,000	20000	0.044%	0.001%
\$135,000	30000	0.019%	0.001%
\$135,000	40000	0.009%	0.001%
\$140,000	100	7.573%	5.726%
\$140,000	200	5.158%	3.477%
\$140,000	300	4.106%	2.537%
\$140,000	400	3.480%	1.999%
\$140,000	500	3.050%	1.642%
\$140,000	600	2.730%	1.385%
\$140,000	700	2.477%	1.189%
\$140,000	800	2.271%	1.035%
\$140,000	900	2.098%	0.910%
\$140,000	1000	1.949%	0.806%
\$140,000	1500	1.431%	0.477%
\$140,000	2000	1.113%	0.306%

* Applied to total expected claims

The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$140,000	3000	0.738%	0.142%
\$140,000	4000	0.527%	0.073%
\$140,000	5000	0.397%	0.040%
\$140,000	10000	0.148%	0.004%
\$140,000	20000	0.046%	0.001%
\$140,000	30000	0.020%	0.001%
\$140,000	40000	0.010%	0.001%
\$145,000	100	7.691%	5.834%
\$145,000	200	5.239%	3.547%
\$145,000	300	4.172%	2.591%
\$145,000	400	3.537%	2.044%
\$145,000	500	3.101%	1.681%
\$145,000	600	2.776%	1.419%
\$145,000	700	2.521%	1.220%
\$145,000	800	2.312%	1.063%
\$145,000	900	2.137%	0.936%
\$145,000	1000	1.986%	0.830%
\$145,000	1500	1.462%	0.494%
\$145,000	2000	1.139%	0.318%
\$145,000	3000	0.758%	0.149%
\$145,000	4000	0.544%	0.077%
\$145,000	5000	0.410%	0.042%
\$145,000	10000	0.154%	0.004%
\$145,000	20000	0.048%	0.001%
\$145,000	30000	0.021%	0.001%
\$145,000	40000	0.010%	0.001%
\$150,000	100	7.809%	5.941%
\$150,000	200	5.321%	3.617%
\$150,000	300	4.237%	2.646%
\$150,000	400	3.593%	2.089%
\$150,000	500	3.152%	1.720%
\$150,000	600	2.823%	1.454%
\$150,000	700	2.564%	1.251%
\$150,000	800	2.353%	1.091%
\$150,000	900	2.175%	0.962%
\$150,000	1000	2.024%	0.854%
\$150,000	1500	1.493%	0.511%
\$150,000	2000	1.166%	0.331%
\$150,000	3000	0.779%	0.157%
\$150,000	4000	0.560%	0.082%
\$150,000	5000	0.423%	0.045%
\$150,000	10000	0.160%	0.004%
\$150,000	20000	0.051%	0.001%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$150,000	30000	0.022%	0.001%
\$150,000	40000	0.011%	0.001%
\$155,000	100	7.944%	6.065%
\$155,000	200	5.414%	3.699%
\$155,000	300	4.312%	2.709%
\$155,000	400	3.658%	2.141%
\$155,000	500	3.210%	1.765%
\$155,000	600	2.876%	1.494%
\$155,000	700	2.614%	1.288%
\$155,000	800	2.400%	1.125%
\$155,000	900	2.220%	0.992%
\$155,000	1000	2.066%	0.883%
\$155,000	1500	1.529%	0.531%
\$155,000	2000	1.197%	0.346%
\$155,000	3000	0.803%	0.166%
\$155,000	4000	0.580%	0.087%
\$155,000	5000	0.439%	0.049%
\$155,000	10000	0.166%	0.005%
\$155,000	20000	0.053%	0.001%
\$155,000	30000	0.023%	0.001%
\$155,000	40000	0.012%	0.001%
\$160,000	100	8.085%	6.196%
\$160,000	200	5.511%	3.784%
\$160,000	300	4.391%	2.775%
\$160,000	400	3.726%	2.197%
\$160,000	500	3.271%	1.813%
\$160,000	600	2.932%	1.537%
\$160,000	700	2.666%	1.326%
\$160,000	800	2.449%	1.160%
\$160,000	900	2.267%	1.025%
\$160,000	1000	2.111%	0.913%
\$160,000	1500	1.566%	0.553%
\$160,000	2000	1.230%	0.363%
\$160,000	3000	0.829%	0.176%
\$160,000	4000	0.600%	0.093%
\$160,000	5000	0.456%	0.053%
\$160,000	10000	0.174%	0.005%
\$160,000	20000	0.056%	0.001%
\$160,000	30000	0.025%	0.001%
\$160,000	40000	0.013%	0.001%
\$165,000	100	8.227%	6.327%
\$165,000	200	5.608%	3.870%
\$165,000	300	4.469%	2.842%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$165,000	400	3.794%	2.252%
\$165,000	500	3.332%	1.861%
\$165,000	600	2.988%	1.579%
\$165,000	700	2.718%	1.365%
\$165,000	800	2.498%	1.195%
\$165,000	900	2.314%	1.057%
\$165,000	1000	2.156%	0.943%
\$165,000	1500	1.604%	0.575%
\$165,000	2000	1.263%	0.379%
\$165,000	3000	0.855%	0.186%
\$165,000	4000	0.621%	0.100%
\$165,000	5000	0.473%	0.057%
\$165,000	10000	0.181%	0.006%
\$165,000	20000	0.059%	0.001%
\$165,000	30000	0.026%	0.001%
\$165,000	40000	0.014%	0.001%
\$170,000	100	8.352%	6.443%
\$170,000	200	5.695%	3.946%
\$170,000	300	4.539%	2.901%
\$170,000	400	3.854%	2.301%
\$170,000	500	3.385%	1.904%
\$170,000	600	3.037%	1.617%
\$170,000	700	2.764%	1.399%
\$170,000	800	2.542%	1.227%
\$170,000	900	2.355%	1.086%
\$170,000	1000	2.195%	0.970%
\$170,000	1500	1.637%	0.594%
\$170,000	2000	1.292%	0.394%
\$170,000	3000	0.878%	0.195%
\$170,000	4000	0.640%	0.106%
\$170,000	5000	0.488%	0.061%
\$170,000	10000	0.188%	0.006%
\$170,000	20000	0.062%	0.001%
\$170,000	30000	0.028%	0.001%
\$170,000	40000	0.014%	0.001%
\$175,000	100	8.459%	6.542%
\$175,000	200	5.768%	4.011%
\$175,000	300	4.598%	2.951%
\$175,000	400	3.905%	2.343%
\$175,000	500	3.431%	1.940%
\$175,000	600	3.079%	1.650%
\$175,000	700	2.803%	1.428%
\$175,000	800	2.578%	1.253%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$175,000	900	2.390%	1.111%
\$175,000	1000	2.229%	0.992%
\$175,000	1500	1.665%	0.611%
\$175,000	2000	1.317%	0.407%
\$175,000	3000	0.898%	0.203%
\$175,000	4000	0.656%	0.111%
\$175,000	5000	0.501%	0.064%
\$175,000	10000	0.194%	0.007%
\$175,000	20000	0.064%	0.001%
\$175,000	30000	0.029%	0.001%
\$175,000	40000	0.015%	0.001%
\$180,000	100	8.566%	6.641%
\$180,000	200	5.842%	4.077%
\$180,000	300	4.658%	3.002%
\$180,000	400	3.956%	2.385%
\$180,000	500	3.477%	1.977%
\$180,000	600	3.121%	1.682%
\$180,000	700	2.842%	1.458%
\$180,000	800	2.615%	1.280%
\$180,000	900	2.425%	1.136%
\$180,000	1000	2.262%	1.015%
\$180,000	1500	1.693%	0.628%
\$180,000	2000	1.341%	0.419%
\$180,000	3000	0.918%	0.211%
\$180,000	4000	0.672%	0.116%
\$180,000	5000	0.514%	0.067%
\$180,000	10000	0.200%	0.008%
\$180,000	20000	0.066%	0.001%
\$180,000	30000	0.030%	0.001%
\$180,000	40000	0.016%	0.001%
\$185,000	100	8.673%	6.740%
\$185,000	200	5.916%	4.142%
\$185,000	300	4.717%	3.052%
\$185,000	400	4.007%	2.427%
\$185,000	500	3.523%	2.013%
\$185,000	600	3.163%	1.715%
\$185,000	700	2.882%	1.487%
\$185,000	800	2.652%	1.307%
\$185,000	900	2.460%	1.160%
\$185,000	1000	2.295%	1.038%
\$185,000	1500	1.722%	0.645%
\$185,000	2000	1.366%	0.432%
\$185,000	3000	0.937%	0.219%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$185,000	4000	0.688%	0.121%
\$185,000	5000	0.528%	0.071%
\$185,000	10000	0.206%	0.008%
\$185,000	20000	0.069%	0.001%
\$185,000	30000	0.032%	0.001%
\$185,000	40000	0.017%	0.001%
\$190,000	100	8.780%	6.839%
\$190,000	200	5.989%	4.207%
\$190,000	300	4.776%	3.103%
\$190,000	400	4.059%	2.470%
\$190,000	500	3.569%	2.050%
\$190,000	600	3.205%	1.747%
\$190,000	700	2.921%	1.517%
\$190,000	800	2.689%	1.334%
\$190,000	900	2.495%	1.185%
\$190,000	1000	2.329%	1.062%
\$190,000	1500	1.750%	0.662%
\$190,000	2000	1.391%	0.446%
\$190,000	3000	0.957%	0.227%
\$190,000	4000	0.704%	0.127%
\$190,000	5000	0.541%	0.075%
\$190,000	10000	0.212%	0.009%
\$190,000	20000	0.071%	0.001%
\$190,000	30000	0.033%	0.001%
\$190,000	40000	0.017%	0.001%
\$195,000	100	8.884%	6.936%
\$195,000	200	6.061%	4.271%
\$195,000	300	4.834%	3.152%
\$195,000	400	4.108%	2.511%
\$195,000	500	3.613%	2.086%
\$195,000	600	3.246%	1.779%
\$195,000	700	2.958%	1.545%
\$195,000	800	2.724%	1.360%
\$195,000	900	2.529%	1.209%
\$195,000	1000	2.361%	1.084%
\$195,000	1500	1.777%	0.678%
\$195,000	2000	1.414%	0.458%
\$195,000	3000	0.976%	0.235%
\$195,000	4000	0.720%	0.132%
\$195,000	5000	0.554%	0.078%
\$195,000	10000	0.218%	0.009%
\$195,000	20000	0.074%	0.001%
\$195,000	30000	0.034%	0.001%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$195,000	40000	0.018%	0.001%
\$200,000	100	8.960%	7.007%
\$200,000	200	6.113%	4.317%
\$200,000	300	4.876%	3.189%
\$200,000	400	4.145%	2.541%
\$200,000	500	3.646%	2.112%
\$200,000	600	3.276%	1.802%
\$200,000	700	2.986%	1.566%
\$200,000	800	2.751%	1.379%
\$200,000	900	2.553%	1.227%
\$200,000	1000	2.385%	1.101%
\$200,000	1500	1.797%	0.690%
\$200,000	2000	1.432%	0.468%
\$200,000	3000	0.990%	0.241%
\$200,000	4000	0.731%	0.136%
\$200,000	5000	0.564%	0.081%
\$200,000	10000	0.222%	0.010%
\$200,000	20000	0.075%	0.001%
\$200,000	30000	0.035%	0.001%
\$200,000	40000	0.019%	0.001%
\$205,000	100	9.037%	7.077%
\$205,000	200	6.166%	4.364%
\$205,000	300	4.919%	3.225%
\$205,000	400	4.181%	2.571%
\$205,000	500	3.678%	2.138%
\$205,000	600	3.306%	1.825%
\$205,000	700	3.014%	1.587%
\$205,000	800	2.777%	1.399%
\$205,000	900	2.578%	1.245%
\$205,000	1000	2.408%	1.117%
\$205,000	1500	1.816%	0.702%
\$205,000	2000	1.449%	0.477%
\$205,000	3000	1.004%	0.247%
\$205,000	4000	0.743%	0.140%
\$205,000	5000	0.573%	0.084%
\$205,000	10000	0.227%	0.010%
\$205,000	20000	0.077%	0.001%
\$205,000	30000	0.036%	0.001%
\$205,000	40000	0.019%	0.001%
\$210,000	100	9.113%	7.148%
\$210,000	200	6.219%	4.411%
\$210,000	300	4.961%	3.261%
\$210,000	400	4.218%	2.601%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$210,000	500	3.711%	2.164%
\$210,000	600	3.335%	1.849%
\$210,000	700	3.042%	1.608%
\$210,000	800	2.803%	1.418%
\$210,000	900	2.603%	1.263%
\$210,000	1000	2.432%	1.134%
\$210,000	1500	1.836%	0.715%
\$210,000	2000	1.467%	0.487%
\$210,000	3000	1.018%	0.253%
\$210,000	4000	0.754%	0.144%
\$210,000	5000	0.583%	0.086%
\$210,000	10000	0.231%	0.011%
\$210,000	20000	0.079%	0.001%
\$210,000	30000	0.037%	0.001%
\$210,000	40000	0.020%	0.001%
\$215,000	100	9.190%	7.219%
\$215,000	200	6.271%	4.458%
\$215,000	300	5.003%	3.297%
\$215,000	400	4.254%	2.632%
\$215,000	500	3.743%	2.190%
\$215,000	600	3.365%	1.872%
\$215,000	700	3.069%	1.629%
\$215,000	800	2.829%	1.437%
\$215,000	900	2.628%	1.281%
\$215,000	1000	2.456%	1.150%
\$215,000	1500	1.856%	0.727%
\$215,000	2000	1.484%	0.496%
\$215,000	3000	1.032%	0.260%
\$215,000	4000	0.766%	0.148%
\$215,000	5000	0.593%	0.089%
\$215,000	10000	0.236%	0.011%
\$215,000	20000	0.081%	0.001%
\$215,000	30000	0.038%	0.001%
\$215,000	40000	0.021%	0.001%
\$220,000	100	9.266%	7.290%
\$220,000	200	6.324%	4.504%
\$220,000	300	5.046%	3.334%
\$220,000	400	4.291%	2.662%
\$220,000	500	3.776%	2.217%
\$220,000	600	3.395%	1.895%
\$220,000	700	3.097%	1.650%
\$220,000	800	2.855%	1.457%
\$220,000	900	2.652%	1.298%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$220,000	1000	2.479%	1.167%
\$220,000	1500	1.876%	0.739%
\$220,000	2000	1.502%	0.506%
\$220,000	3000	1.046%	0.266%
\$220,000	4000	0.778%	0.152%
\$220,000	5000	0.602%	0.092%
\$220,000	10000	0.240%	0.012%
\$220,000	20000	0.083%	0.001%
\$220,000	30000	0.039%	0.001%
\$220,000	40000	0.021%	0.001%
\$225,000	100	9.343%	7.362%
\$225,000	200	6.377%	4.551%
\$225,000	300	5.088%	3.370%
\$225,000	400	4.327%	2.692%
\$225,000	500	3.809%	2.243%
\$225,000	600	3.425%	1.919%
\$225,000	700	3.125%	1.672%
\$225,000	800	2.881%	1.476%
\$225,000	900	2.677%	1.316%
\$225,000	1000	2.503%	1.183%
\$225,000	1500	1.896%	0.752%
\$225,000	2000	1.519%	0.515%
\$225,000	3000	1.061%	0.272%
\$225,000	4000	0.789%	0.156%
\$225,000	5000	0.612%	0.095%
\$225,000	10000	0.245%	0.012%
\$225,000	20000	0.085%	0.001%
\$225,000	30000	0.040%	0.001%
\$225,000	40000	0.022%	0.001%
\$230,000	100	9.409%	7.424%
\$230,000	200	6.423%	4.592%
\$230,000	300	5.125%	3.402%
\$230,000	400	4.359%	2.719%
\$230,000	500	3.837%	2.266%
\$230,000	600	3.451%	1.939%
\$230,000	700	3.149%	1.690%
\$230,000	800	2.903%	1.493%
\$230,000	900	2.698%	1.332%
\$230,000	1000	2.523%	1.198%
\$230,000	1500	1.913%	0.762%
\$230,000	2000	1.534%	0.524%
\$230,000	3000	1.073%	0.278%
\$230,000	4000	0.800%	0.160%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$230,000	5000	0.621%	0.097%
\$230,000	10000	0.249%	0.013%
\$230,000	20000	0.086%	0.001%
\$230,000	30000	0.041%	0.001%
\$230,000	40000	0.022%	0.001%
\$235,000	100	9.475%	7.486%
\$235,000	200	6.468%	4.633%
\$235,000	300	5.162%	3.434%
\$235,000	400	4.390%	2.745%
\$235,000	500	3.865%	2.289%
\$235,000	600	3.476%	1.960%
\$235,000	700	3.173%	1.709%
\$235,000	800	2.926%	1.510%
\$235,000	900	2.720%	1.348%
\$235,000	1000	2.544%	1.213%
\$235,000	1500	1.930%	0.773%
\$235,000	2000	1.549%	0.532%
\$235,000	3000	1.085%	0.283%
\$235,000	4000	0.810%	0.164%
\$235,000	5000	0.629%	0.100%
\$235,000	10000	0.253%	0.013%
\$235,000	20000	0.088%	0.001%
\$235,000	30000	0.042%	0.001%
\$235,000	40000	0.023%	0.001%
\$240,000	100	9.542%	7.547%
\$240,000	200	6.514%	4.674%
\$240,000	300	5.199%	3.466%
\$240,000	400	4.422%	2.772%
\$240,000	500	3.893%	2.312%
\$240,000	600	3.502%	1.980%
\$240,000	700	3.196%	1.727%
\$240,000	800	2.948%	1.527%
\$240,000	900	2.741%	1.363%
\$240,000	1000	2.564%	1.227%
\$240,000	1500	1.947%	0.784%
\$240,000	2000	1.564%	0.541%
\$240,000	3000	1.097%	0.289%
\$240,000	4000	0.820%	0.168%
\$240,000	5000	0.638%	0.103%
\$240,000	10000	0.257%	0.014%
\$240,000	20000	0.090%	0.001%
\$240,000	30000	0.043%	0.001%
\$240,000	40000	0.024%	0.001%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$245,000	100	9.608%	7.609%
\$245,000	200	6.559%	4.715%
\$245,000	300	5.235%	3.497%
\$245,000	400	4.453%	2.798%
\$245,000	500	3.921%	2.335%
\$245,000	600	3.528%	2.001%
\$245,000	700	3.220%	1.746%
\$245,000	800	2.971%	1.544%
\$245,000	900	2.762%	1.379%
\$245,000	1000	2.584%	1.242%
\$245,000	1500	1.964%	0.795%
\$245,000	2000	1.579%	0.549%
\$245,000	3000	1.110%	0.294%
\$245,000	4000	0.830%	0.172%
\$245,000	5000	0.647%	0.105%
\$245,000	10000	0.262%	0.014%
\$245,000	20000	0.091%	0.001%
\$245,000	30000	0.044%	0.001%
\$245,000	40000	0.024%	0.001%
\$250,000	100	9.674%	7.671%
\$250,000	200	6.605%	4.756%
\$250,000	300	5.272%	3.529%
\$250,000	400	4.485%	2.825%
\$250,000	500	3.949%	2.358%
\$250,000	600	3.553%	2.021%
\$250,000	700	3.244%	1.764%
\$250,000	800	2.993%	1.561%
\$250,000	900	2.783%	1.395%
\$250,000	1000	2.604%	1.257%
\$250,000	1500	1.981%	0.806%
\$250,000	2000	1.594%	0.558%
\$250,000	3000	1.122%	0.300%
\$250,000	4000	0.841%	0.176%
\$250,000	5000	0.655%	0.108%
\$250,000	10000	0.266%	0.015%
\$250,000	20000	0.093%	0.002%
\$250,000	30000	0.045%	0.001%
\$250,000	40000	0.025%	0.001%
\$255,000	100	9.740%	7.733%
\$255,000	200	6.651%	4.797%
\$255,000	300	5.309%	3.561%
\$255,000	400	4.516%	2.851%
\$255,000	500	3.978%	2.381%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$255,000	600	3.579%	2.042%
\$255,000	700	3.268%	1.783%
\$255,000	800	3.016%	1.578%
\$255,000	900	2.805%	1.411%
\$255,000	1000	2.625%	1.271%
\$255,000	1500	1.998%	0.817%
\$255,000	2000	1.609%	0.567%
\$255,000	3000	1.134%	0.306%
\$255,000	4000	0.851%	0.180%
\$255,000	5000	0.664%	0.111%
\$255,000	10000	0.270%	0.015%
\$255,000	20000	0.095%	0.002%
\$255,000	30000	0.046%	0.001%
\$255,000	40000	0.025%	0.001%
\$260,000	100	9.801%	7.790%
\$260,000	200	6.693%	4.835%
\$260,000	300	5.343%	3.591%
\$260,000	400	4.546%	2.876%
\$260,000	500	4.004%	2.402%
\$260,000	600	3.603%	2.061%
\$260,000	700	3.290%	1.800%
\$260,000	800	3.036%	1.594%
\$260,000	900	2.824%	1.425%
\$260,000	1000	2.644%	1.285%
\$260,000	1500	2.014%	0.827%
\$260,000	2000	1.623%	0.575%
\$260,000	3000	1.146%	0.311%
\$260,000	4000	0.861%	0.183%
\$260,000	5000	0.672%	0.114%
\$260,000	10000	0.274%	0.016%
\$260,000	20000	0.096%	0.002%
\$260,000	30000	0.047%	0.001%
\$260,000	40000	0.026%	0.001%
\$265,000	100	9.861%	7.847%
\$265,000	200	6.734%	4.872%
\$265,000	300	5.376%	3.620%
\$265,000	400	4.574%	2.900%
\$265,000	500	4.029%	2.423%
\$265,000	600	3.626%	2.079%
\$265,000	700	3.312%	1.817%
\$265,000	800	3.057%	1.609%
\$265,000	900	2.844%	1.440%
\$265,000	1000	2.662%	1.298%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$265,000	1500	2.030%	0.837%
\$265,000	2000	1.637%	0.583%
\$265,000	3000	1.157%	0.316%
\$265,000	4000	0.870%	0.187%
\$265,000	5000	0.680%	0.116%
\$265,000	10000	0.278%	0.016%
\$265,000	20000	0.098%	0.002%
\$265,000	30000	0.048%	0.001%
\$265,000	40000	0.027%	0.001%
\$270,000	100	9.921%	7.903%
\$270,000	200	6.776%	4.910%
\$270,000	300	5.409%	3.649%
\$270,000	400	4.603%	2.925%
\$270,000	500	4.055%	2.445%
\$270,000	600	3.650%	2.098%
\$270,000	700	3.333%	1.834%
\$270,000	800	3.077%	1.625%
\$270,000	900	2.863%	1.454%
\$270,000	1000	2.680%	1.312%
\$270,000	1500	2.045%	0.847%
\$270,000	2000	1.651%	0.591%
\$270,000	3000	1.168%	0.322%
\$270,000	4000	0.880%	0.191%
\$270,000	5000	0.688%	0.119%
\$270,000	10000	0.282%	0.017%
\$270,000	20000	0.099%	0.002%
\$270,000	30000	0.049%	0.001%
\$270,000	40000	0.027%	0.001%
\$275,000	100	9.982%	7.960%
\$275,000	200	6.817%	4.947%
\$275,000	300	5.443%	3.678%
\$275,000	400	4.632%	2.949%
\$275,000	500	4.080%	2.466%
\$275,000	600	3.673%	2.117%
\$275,000	700	3.355%	1.851%
\$275,000	800	3.097%	1.641%
\$275,000	900	2.882%	1.469%
\$275,000	1000	2.699%	1.325%
\$275,000	1500	2.061%	0.858%
\$275,000	2000	1.665%	0.599%
\$275,000	3000	1.180%	0.327%
\$275,000	4000	0.889%	0.194%
\$275,000	5000	0.697%	0.121%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$275,000	10000	0.286%	0.017%
\$275,000	20000	0.101%	0.002%
\$275,000	30000	0.050%	0.001%
\$275,000	40000	0.028%	0.001%
\$280,000	100	10.040%	8.016%
\$280,000	200	6.858%	4.985%
\$280,000	300	5.476%	3.707%
\$280,000	400	4.660%	2.973%
\$280,000	500	4.106%	2.487%
\$280,000	600	3.696%	2.136%
\$280,000	700	3.377%	1.868%
\$280,000	800	3.118%	1.656%
\$280,000	900	2.902%	1.483%
\$280,000	1000	2.717%	1.339%
\$280,000	1500	2.076%	0.868%
\$280,000	2000	1.678%	0.607%
\$280,000	3000	1.191%	0.333%
\$280,000	4000	0.899%	0.198%
\$280,000	5000	0.705%	0.124%
\$280,000	10000	0.290%	0.018%
\$280,000	20000	0.103%	0.002%
\$280,000	30000	0.051%	0.001%
\$280,000	40000	0.028%	0.001%
\$285,000	100	10.100%	8.073%
\$285,000	200	6.900%	5.022%
\$285,000	300	5.509%	3.736%
\$285,000	400	4.689%	2.998%
\$285,000	500	4.131%	2.508%
\$285,000	600	3.720%	2.155%
\$285,000	700	3.398%	1.885%
\$285,000	800	3.138%	1.672%
\$285,000	900	2.921%	1.498%
\$285,000	1000	2.735%	1.352%
\$285,000	1500	2.091%	0.878%
\$285,000	2000	1.692%	0.615%
\$285,000	3000	1.202%	0.338%
\$285,000	4000	0.908%	0.202%
\$285,000	5000	0.713%	0.127%
\$285,000	10000	0.294%	0.019%
\$285,000	20000	0.104%	0.002%
\$285,000	30000	0.052%	0.001%
\$285,000	40000	0.029%	0.001%
\$290,000	100	10.160%	8.130%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$290,000	200	6.942%	5.060%
\$290,000	300	5.543%	3.766%
\$290,000	400	4.718%	3.023%
\$290,000	500	4.157%	2.530%
\$290,000	600	3.743%	2.174%
\$290,000	700	3.420%	1.903%
\$290,000	800	3.159%	1.688%
\$290,000	900	2.940%	1.513%
\$290,000	1000	2.754%	1.366%
\$290,000	1500	2.107%	0.888%
\$290,000	2000	1.706%	0.623%
\$290,000	3000	1.214%	0.344%
\$290,000	4000	0.918%	0.206%
\$290,000	5000	0.721%	0.130%
\$290,000	10000	0.298%	0.019%
\$290,000	20000	0.106%	0.002%
\$290,000	30000	0.053%	0.001%
\$290,000	40000	0.030%	0.001%
\$295,000	100	10.220%	8.187%
\$295,000	200	6.984%	5.098%
\$295,000	300	5.577%	3.796%
\$295,000	400	4.747%	3.048%
\$295,000	500	4.183%	2.551%
\$295,000	600	3.767%	2.193%
\$295,000	700	3.442%	1.920%
\$295,000	800	3.179%	1.704%
\$295,000	900	2.960%	1.527%
\$295,000	1000	2.773%	1.380%
\$295,000	1500	2.123%	0.899%
\$295,000	2000	1.720%	0.632%
\$295,000	3000	1.225%	0.349%
\$295,000	4000	0.928%	0.210%
\$295,000	5000	0.729%	0.133%
\$295,000	10000	0.302%	0.020%
\$295,000	20000	0.108%	0.002%
\$295,000	30000	0.054%	0.001%
\$295,000	40000	0.030%	0.001%
\$300,000	100	10.280%	8.245%
\$300,000	200	7.025%	5.137%
\$300,000	300	5.610%	3.826%
\$300,000	400	4.776%	3.073%
\$300,000	500	4.209%	2.573%
\$300,000	600	3.790%	2.213%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$300,000	700	3.464%	1.938%
\$300,000	800	3.200%	1.720%
\$300,000	900	2.979%	1.542%
\$300,000	1000	2.791%	1.394%
\$300,000	1500	2.138%	0.909%
\$300,000	2000	1.734%	0.640%
\$300,000	3000	1.237%	0.355%
\$300,000	4000	0.937%	0.214%
\$300,000	5000	0.738%	0.135%
\$300,000	10000	0.307%	0.021%
\$300,000	20000	0.109%	0.002%
\$300,000	30000	0.055%	0.001%
\$300,000	40000	0.031%	0.001%
\$305,000	100	10.340%	8.302%
\$305,000	200	7.067%	5.175%
\$305,000	300	5.644%	3.856%
\$305,000	400	4.805%	3.097%
\$305,000	500	4.234%	2.595%
\$305,000	600	3.814%	2.232%
\$305,000	700	3.486%	1.955%
\$305,000	800	3.220%	1.736%
\$305,000	900	2.999%	1.557%
\$305,000	1000	2.810%	1.408%
\$305,000	1500	2.154%	0.920%
\$305,000	2000	1.747%	0.648%
\$305,000	3000	1.248%	0.361%
\$305,000	4000	0.947%	0.218%
\$305,000	5000	0.746%	0.138%
\$305,000	10000	0.311%	0.021%
\$305,000	20000	0.111%	0.002%
\$305,000	30000	0.056%	0.001%
\$305,000	40000	0.031%	0.001%
\$310,000	100	10.410%	8.360%
\$310,000	200	7.109%	5.213%
\$310,000	300	5.678%	3.886%
\$310,000	400	4.834%	3.122%
\$310,000	500	4.260%	2.616%
\$310,000	600	3.837%	2.251%
\$310,000	700	3.508%	1.973%
\$310,000	800	3.241%	1.752%
\$310,000	900	3.018%	1.572%
\$310,000	1000	2.828%	1.422%
\$310,000	1500	2.170%	0.930%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$310,000	2000	1.761%	0.657%
\$310,000	3000	1.260%	0.366%
\$310,000	4000	0.957%	0.222%
\$310,000	5000	0.755%	0.141%
\$310,000	10000	0.315%	0.022%
\$310,000	20000	0.113%	0.002%
\$310,000	30000	0.057%	0.001%
\$310,000	40000	0.032%	0.001%
\$315,000	100	10.470%	8.417%
\$315,000	200	7.151%	5.252%
\$315,000	300	5.711%	3.915%
\$315,000	400	4.863%	3.148%
\$315,000	500	4.286%	2.638%
\$315,000	600	3.861%	2.271%
\$315,000	700	3.530%	1.991%
\$315,000	800	3.261%	1.768%
\$315,000	900	3.038%	1.587%
\$315,000	1000	2.847%	1.436%
\$315,000	1500	2.185%	0.941%
\$315,000	2000	1.775%	0.665%
\$315,000	3000	1.271%	0.372%
\$315,000	4000	0.967%	0.226%
\$315,000	5000	0.763%	0.144%
\$315,000	10000	0.320%	0.023%
\$315,000	20000	0.115%	0.002%
\$315,000	30000	0.058%	0.001%
\$315,000	40000	0.033%	0.001%
\$320,000	100	10.530%	8.475%
\$320,000	200	7.193%	5.290%
\$320,000	300	5.745%	3.945%
\$320,000	400	4.892%	3.173%
\$320,000	500	4.312%	2.660%
\$320,000	600	3.884%	2.290%
\$320,000	700	3.551%	2.008%
\$320,000	800	3.282%	1.785%
\$320,000	900	3.057%	1.602%
\$320,000	1000	2.865%	1.450%
\$320,000	1500	2.201%	0.952%
\$320,000	2000	1.789%	0.674%
\$320,000	3000	1.283%	0.378%
\$320,000	4000	0.977%	0.230%
\$320,000	5000	0.772%	0.147%
\$320,000	10000	0.324%	0.023%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$320,000	20000	0.117%	0.002%
\$320,000	30000	0.059%	0.001%
\$320,000	40000	0.033%	0.001%
\$325,000	100	10.590%	8.532%
\$325,000	200	7.235%	5.328%
\$325,000	300	5.779%	3.975%
\$325,000	400	4.920%	3.197%
\$325,000	500	4.337%	2.681%
\$325,000	600	3.908%	2.309%
\$325,000	700	3.573%	2.025%
\$325,000	800	3.302%	1.801%
\$325,000	900	3.076%	1.617%
\$325,000	1000	2.884%	1.464%
\$325,000	1500	2.216%	0.962%
\$325,000	2000	1.803%	0.682%
\$325,000	3000	1.294%	0.384%
\$325,000	4000	0.986%	0.234%
\$325,000	5000	0.780%	0.150%
\$325,000	10000	0.328%	0.024%
\$325,000	20000	0.118%	0.002%
\$325,000	30000	0.060%	0.001%
\$325,000	40000	0.034%	0.001%
\$330,000	100	10.640%	8.580%
\$330,000	200	7.270%	5.360%
\$330,000	300	5.807%	4.000%
\$330,000	400	4.944%	3.218%
\$330,000	500	4.359%	2.700%
\$330,000	600	3.927%	2.326%
\$330,000	700	3.591%	2.040%
\$330,000	800	3.319%	1.814%
\$330,000	900	3.092%	1.630%
\$330,000	1000	2.899%	1.476%
\$330,000	1500	2.229%	0.971%
\$330,000	2000	1.814%	0.689%
\$330,000	3000	1.304%	0.389%
\$330,000	4000	0.995%	0.238%
\$330,000	5000	0.787%	0.153%
\$330,000	10000	0.332%	0.025%
\$330,000	20000	0.120%	0.002%
\$330,000	30000	0.061%	0.001%
\$330,000	40000	0.035%	0.001%
\$335,000	100	10.690%	8.629%
\$335,000	200	7.305%	5.392%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$335,000	300	5.835%	4.025%
\$335,000	400	4.969%	3.239%
\$335,000	500	4.381%	2.718%
\$335,000	600	3.947%	2.342%
\$335,000	700	3.610%	2.055%
\$335,000	800	3.336%	1.828%
\$335,000	900	3.109%	1.642%
\$335,000	1000	2.915%	1.487%
\$335,000	1500	2.242%	0.980%
\$335,000	2000	1.826%	0.697%
\$335,000	3000	1.313%	0.394%
\$335,000	4000	1.003%	0.242%
\$335,000	5000	0.794%	0.156%
\$335,000	10000	0.336%	0.025%
\$335,000	20000	0.121%	0.002%
\$335,000	30000	0.061%	0.001%
\$335,000	40000	0.035%	0.001%
\$340,000	100	10.740%	8.677%
\$340,000	200	7.340%	5.425%
\$340,000	300	5.863%	4.051%
\$340,000	400	4.993%	3.261%
\$340,000	500	4.402%	2.736%
\$340,000	600	3.967%	2.358%
\$340,000	700	3.628%	2.070%
\$340,000	800	3.353%	1.841%
\$340,000	900	3.125%	1.655%
\$340,000	1000	2.930%	1.499%
\$340,000	1500	2.255%	0.989%
\$340,000	2000	1.837%	0.704%
\$340,000	3000	1.323%	0.399%
\$340,000	4000	1.011%	0.245%
\$340,000	5000	0.801%	0.158%
\$340,000	10000	0.340%	0.026%
\$340,000	20000	0.123%	0.002%
\$340,000	30000	0.062%	0.001%
\$340,000	40000	0.036%	0.001%
\$345,000	100	10.790%	8.726%
\$345,000	200	7.375%	5.457%
\$345,000	300	5.892%	4.076%
\$345,000	400	5.017%	3.282%
\$345,000	500	4.424%	2.755%
\$345,000	600	3.987%	2.375%
\$345,000	700	3.646%	2.085%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$345,000	800	3.371%	1.855%
\$345,000	900	3.141%	1.668%
\$345,000	1000	2.946%	1.511%
\$345,000	1500	2.268%	0.998%
\$345,000	2000	1.849%	0.711%
\$345,000	3000	1.333%	0.404%
\$345,000	4000	1.019%	0.249%
\$345,000	5000	0.809%	0.161%
\$345,000	10000	0.343%	0.027%
\$345,000	20000	0.125%	0.002%
\$345,000	30000	0.063%	0.001%
\$345,000	40000	0.036%	0.001%
\$350,000	100	10.840%	8.774%
\$350,000	200	7.411%	5.489%
\$350,000	300	5.920%	4.101%
\$350,000	400	5.042%	3.303%
\$350,000	500	4.446%	2.773%
\$350,000	600	4.006%	2.391%
\$350,000	700	3.664%	2.100%
\$350,000	800	3.388%	1.869%
\$350,000	900	3.157%	1.680%
\$350,000	1000	2.961%	1.523%
\$350,000	1500	2.282%	1.007%
\$350,000	2000	1.861%	0.718%
\$350,000	3000	1.342%	0.409%
\$350,000	4000	1.028%	0.252%
\$350,000	5000	0.816%	0.164%
\$350,000	10000	0.347%	0.027%
\$350,000	20000	0.126%	0.002%
\$350,000	30000	0.064%	0.001%
\$350,000	40000	0.037%	0.001%
\$355,000	100	10.890%	8.823%
\$355,000	200	7.446%	5.522%
\$355,000	300	5.948%	4.127%
\$355,000	400	5.066%	3.324%
\$355,000	500	4.467%	2.792%
\$355,000	600	4.026%	2.408%
\$355,000	700	3.683%	2.115%
\$355,000	800	3.405%	1.882%
\$355,000	900	3.174%	1.693%
\$355,000	1000	2.977%	1.535%
\$355,000	1500	2.295%	1.016%
\$355,000	2000	1.872%	0.726%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$355,000	3000	1.352%	0.414%
\$355,000	4000	1.036%	0.256%
\$355,000	5000	0.823%	0.166%
\$355,000	10000	0.351%	0.028%
\$355,000	20000	0.128%	0.003%
\$355,000	30000	0.065%	0.001%
\$355,000	40000	0.038%	0.001%
\$360,000	100	10.940%	8.871%
\$360,000	200	7.481%	5.554%
\$360,000	300	5.977%	4.152%
\$360,000	400	5.090%	3.345%
\$360,000	500	4.489%	2.810%
\$360,000	600	4.046%	2.424%
\$360,000	700	3.701%	2.130%
\$360,000	800	3.422%	1.896%
\$360,000	900	3.190%	1.706%
\$360,000	1000	2.992%	1.547%
\$360,000	1500	2.308%	1.025%
\$360,000	2000	1.884%	0.733%
\$360,000	3000	1.362%	0.419%
\$360,000	4000	1.044%	0.260%
\$360,000	5000	0.830%	0.169%
\$360,000	10000	0.355%	0.029%
\$360,000	20000	0.129%	0.003%
\$360,000	30000	0.066%	0.001%
\$360,000	40000	0.038%	0.001%
\$365,000	100	11.000%	8.920%
\$365,000	200	7.516%	5.587%
\$365,000	300	6.005%	4.177%
\$365,000	400	5.115%	3.366%
\$365,000	500	4.510%	2.829%
\$365,000	600	4.065%	2.440%
\$365,000	700	3.719%	2.144%
\$365,000	800	3.439%	1.910%
\$365,000	900	3.206%	1.718%
\$365,000	1000	3.008%	1.558%
\$365,000	1500	2.321%	1.034%
\$365,000	2000	1.895%	0.740%
\$365,000	3000	1.371%	0.424%
\$365,000	4000	1.053%	0.263%
\$365,000	5000	0.837%	0.172%
\$365,000	10000	0.359%	0.029%
\$365,000	20000	0.131%	0.003%

* Applied to total expected claims

The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$365,000	30000	0.067%	0.001%
\$365,000	40000	0.039%	0.001%
\$370,000	100	11.050%	8.968%
\$370,000	200	7.552%	5.619%
\$370,000	300	6.033%	4.203%
\$370,000	400	5.139%	3.388%
\$370,000	500	4.532%	2.847%
\$370,000	600	4.085%	2.457%
\$370,000	700	3.738%	2.159%
\$370,000	800	3.456%	1.924%
\$370,000	900	3.222%	1.731%
\$370,000	1000	3.023%	1.570%
\$370,000	1500	2.334%	1.043%
\$370,000	2000	1.907%	0.747%
\$370,000	3000	1.381%	0.429%
\$370,000	4000	1.061%	0.267%
\$370,000	5000	0.845%	0.174%
\$370,000	10000	0.363%	0.030%
\$370,000	20000	0.132%	0.003%
\$370,000	30000	0.068%	0.001%
\$370,000	40000	0.039%	0.001%
\$375,000	100	11.100%	9.017%
\$375,000	200	7.587%	5.651%
\$375,000	300	6.062%	4.228%
\$375,000	400	5.163%	3.409%
\$375,000	500	4.554%	2.865%
\$375,000	600	4.105%	2.473%
\$375,000	700	3.756%	2.174%
\$375,000	800	3.473%	1.937%
\$375,000	900	3.239%	1.744%
\$375,000	1000	3.039%	1.582%
\$375,000	1500	2.347%	1.052%
\$375,000	2000	1.918%	0.755%
\$375,000	3000	1.391%	0.434%
\$375,000	4000	1.069%	0.271%
\$375,000	5000	0.852%	0.177%
\$375,000	10000	0.366%	0.031%
\$375,000	20000	0.134%	0.003%
\$375,000	30000	0.069%	0.001%
\$375,000	40000	0.040%	0.001%
\$380,000	100	11.150%	9.065%
\$380,000	200	7.622%	5.684%
\$380,000	300	6.090%	4.253%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$380,000	400	5.187%	3.430%
\$380,000	500	4.575%	2.884%
\$380,000	600	4.125%	2.490%
\$380,000	700	3.774%	2.189%
\$380,000	800	3.491%	1.951%
\$380,000	900	3.255%	1.757%
\$380,000	1000	3.054%	1.594%
\$380,000	1500	2.359%	1.061%
\$380,000	2000	1.930%	0.762%
\$380,000	3000	1.400%	0.439%
\$380,000	4000	1.078%	0.275%
\$380,000	5000	0.859%	0.180%
\$380,000	10000	0.370%	0.031%
\$380,000	20000	0.136%	0.003%
\$380,000	30000	0.070%	0.001%
\$380,000	40000	0.041%	0.001%
\$385,000	100	11.190%	9.101%
\$385,000	200	7.648%	5.708%
\$385,000	300	6.111%	4.272%
\$385,000	400	5.205%	3.446%
\$385,000	500	4.591%	2.898%
\$385,000	600	4.139%	2.502%
\$385,000	700	3.788%	2.200%
\$385,000	800	3.503%	1.961%
\$385,000	900	3.267%	1.766%
\$385,000	1000	3.065%	1.603%
\$385,000	1500	2.369%	1.068%
\$385,000	2000	1.938%	0.768%
\$385,000	3000	1.408%	0.443%
\$385,000	4000	1.084%	0.277%
\$385,000	5000	0.864%	0.182%
\$385,000	10000	0.373%	0.032%
\$385,000	20000	0.137%	0.003%
\$385,000	30000	0.070%	0.001%
\$385,000	40000	0.041%	0.001%
\$390,000	100	11.220%	9.137%
\$390,000	200	7.674%	5.732%
\$390,000	300	6.132%	4.291%
\$390,000	400	5.223%	3.462%
\$390,000	500	4.607%	2.911%
\$390,000	600	4.154%	2.514%
\$390,000	700	3.801%	2.211%
\$390,000	800	3.516%	1.971%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$390,000	900	3.279%	1.775%
\$390,000	1000	3.077%	1.612%
\$390,000	1500	2.379%	1.075%
\$390,000	2000	1.947%	0.773%
\$390,000	3000	1.415%	0.447%
\$390,000	4000	1.090%	0.280%
\$390,000	5000	0.870%	0.184%
\$390,000	10000	0.376%	0.033%
\$390,000	20000	0.138%	0.003%
\$390,000	30000	0.071%	0.001%
\$390,000	40000	0.042%	0.001%
\$395,000	100	11.260%	9.173%
\$395,000	200	7.700%	5.756%
\$395,000	300	6.153%	4.310%
\$395,000	400	5.241%	3.477%
\$395,000	500	4.623%	2.925%
\$395,000	600	4.168%	2.526%
\$395,000	700	3.815%	2.223%
\$395,000	800	3.529%	1.982%
\$395,000	900	3.291%	1.785%
\$395,000	1000	3.088%	1.621%
\$395,000	1500	2.388%	1.081%
\$395,000	2000	1.955%	0.778%
\$395,000	3000	1.422%	0.451%
\$395,000	4000	1.096%	0.283%
\$395,000	5000	0.875%	0.186%
\$395,000	10000	0.379%	0.033%
\$395,000	20000	0.139%	0.003%
\$395,000	30000	0.072%	0.001%
\$395,000	40000	0.042%	0.001%
\$400,000	100	11.300%	9.209%
\$400,000	200	7.726%	5.780%
\$400,000	300	6.174%	4.329%
\$400,000	400	5.259%	3.493%
\$400,000	500	4.639%	2.939%
\$400,000	600	4.183%	2.539%
\$400,000	700	3.828%	2.234%
\$400,000	800	3.541%	1.992%
\$400,000	900	3.303%	1.794%
\$400,000	1000	3.100%	1.630%
\$400,000	1500	2.398%	1.088%
\$400,000	2000	1.964%	0.784%
\$400,000	3000	1.429%	0.455%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$400,000	4000	1.102%	0.286%
\$400,000	5000	0.881%	0.188%
\$400,000	10000	0.382%	0.034%
\$400,000	20000	0.141%	0.003%
\$400,000	30000	0.073%	0.001%
\$400,000	40000	0.043%	0.001%
\$405,000	100	11.340%	9.245%
\$405,000	200	7.752%	5.804%
\$405,000	300	6.195%	4.348%
\$405,000	400	5.277%	3.509%
\$405,000	500	4.655%	2.953%
\$405,000	600	4.198%	2.551%
\$405,000	700	3.842%	2.245%
\$405,000	800	3.554%	2.002%
\$405,000	900	3.315%	1.804%
\$405,000	1000	3.111%	1.638%
\$405,000	1500	2.407%	1.095%
\$405,000	2000	1.972%	0.789%
\$405,000	3000	1.436%	0.459%
\$405,000	4000	1.108%	0.289%
\$405,000	5000	0.886%	0.190%
\$405,000	10000	0.385%	0.034%
\$405,000	20000	0.142%	0.003%
\$405,000	30000	0.073%	0.001%
\$405,000	40000	0.043%	0.001%
\$410,000	100	11.380%	9.281%
\$410,000	200	7.778%	5.828%
\$410,000	300	6.216%	4.366%
\$410,000	400	5.295%	3.525%
\$410,000	500	4.671%	2.966%
\$410,000	600	4.212%	2.563%
\$410,000	700	3.855%	2.256%
\$410,000	800	3.567%	2.012%
\$410,000	900	3.327%	1.813%
\$410,000	1000	3.122%	1.647%
\$410,000	1500	2.417%	1.102%
\$410,000	2000	1.981%	0.795%
\$410,000	3000	1.443%	0.462%
\$410,000	4000	1.115%	0.292%
\$410,000	5000	0.891%	0.193%
\$410,000	10000	0.388%	0.035%
\$410,000	20000	0.143%	0.003%
\$410,000	30000	0.074%	0.001%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$410,000	40000	0.043%	0.001%
\$415,000	100	11.410%	9.317%
\$415,000	200	7.805%	5.853%
\$415,000	300	6.237%	4.385%
\$415,000	400	5.313%	3.541%
\$415,000	500	4.687%	2.980%
\$415,000	600	4.227%	2.576%
\$415,000	700	3.869%	2.267%
\$415,000	800	3.579%	2.023%
\$415,000	900	3.339%	1.823%
\$415,000	1000	3.134%	1.656%
\$415,000	1500	2.427%	1.109%
\$415,000	2000	1.989%	0.800%
\$415,000	3000	1.450%	0.466%
\$415,000	4000	1.121%	0.294%
\$415,000	5000	0.897%	0.195%
\$415,000	10000	0.391%	0.035%
\$415,000	20000	0.144%	0.003%
\$415,000	30000	0.075%	0.001%
\$415,000	40000	0.044%	0.001%
\$420,000	100	11.450%	9.354%
\$420,000	200	7.831%	5.877%
\$420,000	300	6.258%	4.404%
\$420,000	400	5.331%	3.556%
\$420,000	500	4.704%	2.994%
\$420,000	600	4.241%	2.588%
\$420,000	700	3.882%	2.278%
\$420,000	800	3.592%	2.033%
\$420,000	900	3.351%	1.832%
\$420,000	1000	3.145%	1.665%
\$420,000	1500	2.436%	1.115%
\$420,000	2000	1.998%	0.806%
\$420,000	3000	1.458%	0.470%
\$420,000	4000	1.127%	0.297%
\$420,000	5000	0.902%	0.197%
\$420,000	10000	0.394%	0.036%
\$420,000	20000	0.146%	0.003%
\$420,000	30000	0.075%	0.001%
\$420,000	40000	0.044%	0.001%
\$425,000	100	11.490%	9.390%
\$425,000	200	7.857%	5.901%
\$425,000	300	6.279%	4.423%
\$425,000	400	5.349%	3.572%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$425,000	500	4.720%	3.008%
\$425,000	600	4.256%	2.600%
\$425,000	700	3.896%	2.289%
\$425,000	800	3.605%	2.043%
\$425,000	900	3.363%	1.842%
\$425,000	1000	3.157%	1.674%
\$425,000	1500	2.446%	1.122%
\$425,000	2000	2.006%	0.811%
\$425,000	3000	1.465%	0.474%
\$425,000	4000	1.133%	0.300%
\$425,000	5000	0.908%	0.199%
\$425,000	10000	0.397%	0.037%
\$425,000	20000	0.147%	0.003%
\$425,000	30000	0.076%	0.001%
\$425,000	40000	0.045%	0.001%
\$430,000	100	11.530%	9.426%
\$430,000	200	7.883%	5.925%
\$430,000	300	6.300%	4.442%
\$430,000	400	5.367%	3.588%
\$430,000	500	4.736%	3.021%
\$430,000	600	4.271%	2.612%
\$430,000	700	3.909%	2.301%
\$430,000	800	3.617%	2.053%
\$430,000	900	3.374%	1.851%
\$430,000	1000	3.168%	1.683%
\$430,000	1500	2.455%	1.129%
\$430,000	2000	2.015%	0.817%
\$430,000	3000	1.472%	0.478%
\$430,000	4000	1.139%	0.303%
\$430,000	5000	0.913%	0.201%
\$430,000	10000	0.400%	0.037%
\$430,000	20000	0.148%	0.003%
\$430,000	30000	0.077%	0.001%
\$430,000	40000	0.045%	0.001%
\$435,000	100	11.560%	9.462%
\$435,000	200	7.909%	5.949%
\$435,000	300	6.321%	4.461%
\$435,000	400	5.385%	3.604%
\$435,000	500	4.752%	3.035%
\$435,000	600	4.285%	2.625%
\$435,000	700	3.923%	2.312%
\$435,000	800	3.630%	2.064%
\$435,000	900	3.386%	1.861%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$435,000	1000	3.179%	1.692%
\$435,000	1500	2.465%	1.136%
\$435,000	2000	2.023%	0.823%
\$435,000	3000	1.479%	0.482%
\$435,000	4000	1.146%	0.306%
\$435,000	5000	0.918%	0.203%
\$435,000	10000	0.403%	0.038%
\$435,000	20000	0.149%	0.004%
\$435,000	30000	0.078%	0.001%
\$435,000	40000	0.046%	0.001%
\$440,000	100	11.600%	9.498%
\$440,000	200	7.935%	5.973%
\$440,000	300	6.342%	4.480%
\$440,000	400	5.404%	3.620%
\$440,000	500	4.768%	3.049%
\$440,000	600	4.300%	2.637%
\$440,000	700	3.936%	2.323%
\$440,000	800	3.643%	2.074%
\$440,000	900	3.398%	1.870%
\$440,000	1000	3.191%	1.701%
\$440,000	1500	2.474%	1.143%
\$440,000	2000	2.032%	0.828%
\$440,000	3000	1.486%	0.486%
\$440,000	4000	1.152%	0.309%
\$440,000	5000	0.924%	0.206%
\$440,000	10000	0.406%	0.038%
\$440,000	20000	0.151%	0.004%
\$440,000	30000	0.078%	0.001%
\$440,000	40000	0.046%	0.001%
\$445,000	100	11.640%	9.531%
\$445,000	200	7.959%	5.996%
\$445,000	300	6.361%	4.497%
\$445,000	400	5.420%	3.634%
\$445,000	500	4.782%	3.062%
\$445,000	600	4.313%	2.648%
\$445,000	700	3.949%	2.333%
\$445,000	800	3.654%	2.083%
\$445,000	900	3.409%	1.879%
\$445,000	1000	3.201%	1.709%
\$445,000	1500	2.483%	1.149%
\$445,000	2000	2.040%	0.833%
\$445,000	3000	1.493%	0.490%
\$445,000	4000	1.157%	0.312%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$445,000	5000	0.929%	0.208%
\$445,000	10000	0.409%	0.039%
\$445,000	20000	0.152%	0.004%
\$445,000	30000	0.079%	0.001%
\$445,000	40000	0.047%	0.001%
\$450,000	100	11.670%	9.561%
\$450,000	200	7.981%	6.016%
\$450,000	300	6.379%	4.513%
\$450,000	400	5.435%	3.648%
\$450,000	500	4.796%	3.073%
\$450,000	600	4.325%	2.659%
\$450,000	700	3.960%	2.342%
\$450,000	800	3.665%	2.092%
\$450,000	900	3.419%	1.887%
\$450,000	1000	3.211%	1.716%
\$450,000	1500	2.491%	1.155%
\$450,000	2000	2.047%	0.838%
\$450,000	3000	1.499%	0.493%
\$450,000	4000	1.163%	0.314%
\$450,000	5000	0.933%	0.210%
\$450,000	10000	0.411%	0.040%
\$450,000	20000	0.153%	0.004%
\$450,000	30000	0.080%	0.001%
\$450,000	40000	0.047%	0.001%
\$455,000	100	11.700%	9.591%
\$455,000	200	8.003%	6.036%
\$455,000	300	6.396%	4.529%
\$455,000	400	5.450%	3.661%
\$455,000	500	4.809%	3.085%
\$455,000	600	4.337%	2.669%
\$455,000	700	3.971%	2.352%
\$455,000	800	3.675%	2.100%
\$455,000	900	3.429%	1.895%
\$455,000	1000	3.220%	1.724%
\$455,000	1500	2.499%	1.160%
\$455,000	2000	2.054%	0.842%
\$455,000	3000	1.505%	0.496%
\$455,000	4000	1.168%	0.316%
\$455,000	5000	0.938%	0.211%
\$455,000	10000	0.414%	0.040%
\$455,000	20000	0.154%	0.004%
\$455,000	30000	0.080%	0.001%
\$455,000	40000	0.048%	0.001%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$460,000	100	11.730%	9.621%
\$460,000	200	8.024%	6.056%
\$460,000	300	6.413%	4.545%
\$460,000	400	5.465%	3.674%
\$460,000	500	4.822%	3.096%
\$460,000	600	4.349%	2.679%
\$460,000	700	3.982%	2.361%
\$460,000	800	3.686%	2.109%
\$460,000	900	3.439%	1.903%
\$460,000	1000	3.230%	1.731%
\$460,000	1500	2.507%	1.166%
\$460,000	2000	2.061%	0.847%
\$460,000	3000	1.510%	0.499%
\$460,000	4000	1.173%	0.319%
\$460,000	5000	0.942%	0.213%
\$460,000	10000	0.416%	0.041%
\$460,000	20000	0.155%	0.004%
\$460,000	30000	0.081%	0.001%
\$460,000	40000	0.048%	0.001%
\$465,000	100	11.760%	9.651%
\$465,000	200	8.046%	6.076%
\$465,000	300	6.431%	4.560%
\$465,000	400	5.480%	3.687%
\$465,000	500	4.835%	3.108%
\$465,000	600	4.361%	2.689%
\$465,000	700	3.993%	2.370%
\$465,000	800	3.696%	2.118%
\$465,000	900	3.449%	1.911%
\$465,000	1000	3.239%	1.739%
\$465,000	1500	2.515%	1.172%
\$465,000	2000	2.068%	0.852%
\$465,000	3000	1.516%	0.503%
\$465,000	4000	1.178%	0.321%
\$465,000	5000	0.947%	0.215%
\$465,000	10000	0.419%	0.041%
\$465,000	20000	0.156%	0.004%
\$465,000	30000	0.082%	0.001%
\$465,000	40000	0.049%	0.001%
\$470,000	100	11.790%	9.681%
\$470,000	200	8.068%	6.096%
\$470,000	300	6.448%	4.576%
\$470,000	400	5.495%	3.701%
\$470,000	500	4.849%	3.119%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$470,000	600	4.374%	2.700%
\$470,000	700	4.004%	2.380%
\$470,000	800	3.707%	2.126%
\$470,000	900	3.459%	1.919%
\$470,000	1000	3.249%	1.746%
\$470,000	1500	2.523%	1.177%
\$470,000	2000	2.075%	0.856%
\$470,000	3000	1.522%	0.506%
\$470,000	4000	1.183%	0.324%
\$470,000	5000	0.951%	0.217%
\$470,000	10000	0.421%	0.042%
\$470,000	20000	0.157%	0.004%
\$470,000	30000	0.082%	0.001%
\$470,000	40000	0.049%	0.001%
\$475,000	100	11.820%	9.711%
\$475,000	200	8.089%	6.116%
\$475,000	300	6.466%	4.592%
\$475,000	400	5.510%	3.714%
\$475,000	500	4.862%	3.131%
\$475,000	600	4.386%	2.710%
\$475,000	700	4.016%	2.389%
\$475,000	800	3.717%	2.135%
\$475,000	900	3.469%	1.927%
\$475,000	1000	3.258%	1.753%
\$475,000	1500	2.530%	1.183%
\$475,000	2000	2.082%	0.861%
\$475,000	3000	1.528%	0.509%
\$475,000	4000	1.188%	0.326%
\$475,000	5000	0.956%	0.219%
\$475,000	10000	0.424%	0.042%
\$475,000	20000	0.158%	0.004%
\$475,000	30000	0.083%	0.001%
\$475,000	40000	0.049%	0.001%
\$480,000	100	11.860%	9.741%
\$480,000	200	8.111%	6.136%
\$480,000	300	6.483%	4.608%
\$480,000	400	5.525%	3.727%
\$480,000	500	4.875%	3.142%
\$480,000	600	4.398%	2.720%
\$480,000	700	4.027%	2.398%
\$480,000	800	3.727%	2.143%
\$480,000	900	3.479%	1.935%
\$480,000	1000	3.267%	1.761%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$480,000	1500	2.538%	1.189%
\$480,000	2000	2.089%	0.866%
\$480,000	3000	1.534%	0.513%
\$480,000	4000	1.193%	0.329%
\$480,000	5000	0.961%	0.221%
\$480,000	10000	0.426%	0.043%
\$480,000	20000	0.159%	0.004%
\$480,000	30000	0.084%	0.001%
\$480,000	40000	0.050%	0.001%
\$485,000	100	11.890%	9.771%
\$485,000	200	8.133%	6.157%
\$485,000	300	6.501%	4.624%
\$485,000	400	5.540%	3.740%
\$485,000	500	4.889%	3.154%
\$485,000	600	4.410%	2.730%
\$485,000	700	4.038%	2.408%
\$485,000	800	3.738%	2.152%
\$485,000	900	3.489%	1.943%
\$485,000	1000	3.277%	1.768%
\$485,000	1500	2.546%	1.195%
\$485,000	2000	2.096%	0.870%
\$485,000	3000	1.540%	0.516%
\$485,000	4000	1.199%	0.331%
\$485,000	5000	0.965%	0.223%
\$485,000	10000	0.429%	0.043%
\$485,000	20000	0.161%	0.004%
\$485,000	30000	0.084%	0.001%
\$485,000	40000	0.050%	0.001%
\$490,000	100	11.920%	9.801%
\$490,000	200	8.154%	6.177%
\$490,000	300	6.518%	4.639%
\$490,000	400	5.554%	3.753%
\$490,000	500	4.902%	3.165%
\$490,000	600	4.422%	2.741%
\$490,000	700	4.049%	2.417%
\$490,000	800	3.748%	2.160%
\$490,000	900	3.499%	1.951%
\$490,000	1000	3.286%	1.776%
\$490,000	1500	2.554%	1.200%
\$490,000	2000	2.103%	0.875%
\$490,000	3000	1.546%	0.519%
\$490,000	4000	1.204%	0.334%
\$490,000	5000	0.970%	0.225%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$490,000	10000	0.432%	0.044%
\$490,000	20000	0.162%	0.004%
\$490,000	30000	0.085%	0.001%
\$490,000	40000	0.051%	0.001%
\$495,000	100	11.950%	9.831%
\$495,000	200	8.176%	6.197%
\$495,000	300	6.535%	4.655%
\$495,000	400	5.569%	3.767%
\$495,000	500	4.915%	3.177%
\$495,000	600	4.434%	2.751%
\$495,000	700	4.060%	2.426%
\$495,000	800	3.759%	2.169%
\$495,000	900	3.508%	1.959%
\$495,000	1000	3.296%	1.783%
\$495,000	1500	2.562%	1.206%
\$495,000	2000	2.110%	0.880%
\$495,000	3000	1.552%	0.523%
\$495,000	4000	1.209%	0.336%
\$495,000	5000	0.974%	0.227%
\$495,000	10000	0.434%	0.044%
\$495,000	20000	0.163%	0.004%
\$495,000	30000	0.085%	0.001%
\$495,000	40000	0.051%	0.001%
\$500,000	100	11.980%	9.861%
\$500,000	200	8.198%	6.217%
\$500,000	300	6.553%	4.671%
\$500,000	400	5.584%	3.780%
\$500,000	500	4.928%	3.188%
\$500,000	600	4.446%	2.761%
\$500,000	700	4.072%	2.436%
\$500,000	800	3.769%	2.178%
\$500,000	900	3.518%	1.967%
\$500,000	1000	3.305%	1.791%
\$500,000	1500	2.570%	1.212%
\$500,000	2000	2.117%	0.884%
\$500,000	3000	1.558%	0.526%
\$500,000	4000	1.214%	0.339%
\$500,000	5000	0.979%	0.228%
\$500,000	10000	0.437%	0.045%
\$500,000	20000	0.164%	0.004%
\$500,000	30000	0.086%	0.001%
\$500,000	40000	0.052%	0.001%
\$505,000	100	12.010%	9.891%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$505,000	200	8.219%	6.237%
\$505,000	300	6.570%	4.687%
\$505,000	400	5.599%	3.793%
\$505,000	500	4.942%	3.200%
\$505,000	600	4.458%	2.772%
\$505,000	700	4.083%	2.445%
\$505,000	800	3.780%	2.186%
\$505,000	900	3.528%	1.975%
\$505,000	1000	3.314%	1.798%
\$505,000	1500	2.578%	1.217%
\$505,000	2000	2.124%	0.889%
\$505,000	3000	1.564%	0.529%
\$505,000	4000	1.219%	0.341%
\$505,000	5000	0.983%	0.230%
\$505,000	10000	0.439%	0.046%
\$505,000	20000	0.165%	0.004%
\$505,000	30000	0.087%	0.001%
\$505,000	40000	0.052%	0.001%
\$510,000	100	12.040%	9.920%
\$510,000	200	8.240%	6.257%
\$510,000	300	6.587%	4.702%
\$510,000	400	5.614%	3.806%
\$510,000	500	4.954%	3.211%
\$510,000	600	4.470%	2.782%
\$510,000	700	4.093%	2.454%
\$510,000	800	3.790%	2.194%
\$510,000	900	3.538%	1.982%
\$510,000	1000	3.323%	1.805%
\$510,000	1500	2.585%	1.223%
\$510,000	2000	2.131%	0.894%
\$510,000	3000	1.569%	0.533%
\$510,000	4000	1.224%	0.344%
\$510,000	5000	0.988%	0.232%
\$510,000	10000	0.442%	0.046%
\$510,000	20000	0.166%	0.004%
\$510,000	30000	0.087%	0.001%
\$510,000	40000	0.052%	0.001%
\$515,000	100	12.070%	9.948%
\$515,000	200	8.260%	6.276%
\$515,000	300	6.603%	4.717%
\$515,000	400	5.628%	3.818%
\$515,000	500	4.967%	3.222%
\$515,000	600	4.481%	2.791%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$515,000	700	4.104%	2.463%
\$515,000	800	3.800%	2.203%
\$515,000	900	3.547%	1.990%
\$515,000	1000	3.332%	1.812%
\$515,000	1500	2.593%	1.228%
\$515,000	2000	2.137%	0.898%
\$515,000	3000	1.575%	0.536%
\$515,000	4000	1.229%	0.346%
\$515,000	5000	0.992%	0.234%
\$515,000	10000	0.444%	0.047%
\$515,000	20000	0.167%	0.005%
\$515,000	30000	0.088%	0.001%
\$515,000	40000	0.053%	0.001%
\$520,000	100	12.100%	9.977%
\$520,000	200	8.281%	6.295%
\$520,000	300	6.620%	4.732%
\$520,000	400	5.642%	3.831%
\$520,000	500	4.979%	3.233%
\$520,000	600	4.492%	2.801%
\$520,000	700	4.114%	2.472%
\$520,000	800	3.810%	2.211%
\$520,000	900	3.556%	1.998%
\$520,000	1000	3.341%	1.820%
\$520,000	1500	2.600%	1.234%
\$520,000	2000	2.144%	0.902%
\$520,000	3000	1.580%	0.539%
\$520,000	4000	1.234%	0.349%
\$520,000	5000	0.996%	0.236%
\$520,000	10000	0.447%	0.047%
\$520,000	20000	0.168%	0.005%
\$520,000	30000	0.089%	0.001%
\$520,000	40000	0.053%	0.001%
\$525,000	100	12.130%	10.000%
\$525,000	200	8.301%	6.314%
\$525,000	300	6.636%	4.747%
\$525,000	400	5.656%	3.844%
\$525,000	500	4.992%	3.244%
\$525,000	600	4.504%	2.811%
\$525,000	700	4.125%	2.481%
\$525,000	800	3.819%	2.219%
\$525,000	900	3.566%	2.005%
\$525,000	1000	3.350%	1.827%
\$525,000	1500	2.608%	1.239%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$525,000	2000	2.150%	0.907%
\$525,000	3000	1.586%	0.542%
\$525,000	4000	1.239%	0.351%
\$525,000	5000	1.001%	0.238%
\$525,000	10000	0.449%	0.048%
\$525,000	20000	0.169%	0.005%
\$525,000	30000	0.089%	0.001%
\$525,000	40000	0.054%	0.001%
\$530,000	100	12.160%	10.030%
\$530,000	200	8.321%	6.333%
\$530,000	300	6.652%	4.762%
\$530,000	400	5.670%	3.856%
\$530,000	500	5.004%	3.255%
\$530,000	600	4.515%	2.821%
\$530,000	700	4.135%	2.490%
\$530,000	800	3.829%	2.227%
\$530,000	900	3.575%	2.013%
\$530,000	1000	3.359%	1.834%
\$530,000	1500	2.615%	1.245%
\$530,000	2000	2.157%	0.911%
\$530,000	3000	1.592%	0.546%
\$530,000	4000	1.244%	0.353%
\$530,000	5000	1.005%	0.240%
\$530,000	10000	0.452%	0.048%
\$530,000	20000	0.170%	0.005%
\$530,000	30000	0.090%	0.001%
\$530,000	40000	0.054%	0.001%
\$535,000	100	12.190%	10.060%
\$535,000	200	8.342%	6.352%
\$535,000	300	6.669%	4.777%
\$535,000	400	5.684%	3.869%
\$535,000	500	5.017%	3.266%
\$535,000	600	4.526%	2.830%
\$535,000	700	4.146%	2.498%
\$535,000	800	3.839%	2.235%
\$535,000	900	3.584%	2.020%
\$535,000	1000	3.368%	1.841%
\$535,000	1500	2.622%	1.250%
\$535,000	2000	2.163%	0.916%
\$535,000	3000	1.597%	0.549%
\$535,000	4000	1.249%	0.356%
\$535,000	5000	1.009%	0.242%
\$535,000	10000	0.454%	0.049%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$535,000	20000	0.171%	0.005%
\$535,000	30000	0.091%	0.001%
\$535,000	40000	0.055%	0.001%
\$540,000	100	12.220%	10.090%
\$540,000	200	8.362%	6.371%
\$540,000	300	6.685%	4.792%
\$540,000	400	5.698%	3.881%
\$540,000	500	5.029%	3.276%
\$540,000	600	4.538%	2.840%
\$540,000	700	4.156%	2.507%
\$540,000	800	3.849%	2.243%
\$540,000	900	3.593%	2.028%
\$540,000	1000	3.377%	1.848%
\$540,000	1500	2.630%	1.256%
\$540,000	2000	2.170%	0.920%
\$540,000	3000	1.603%	0.552%
\$540,000	4000	1.253%	0.358%
\$540,000	5000	1.014%	0.243%
\$540,000	10000	0.457%	0.050%
\$540,000	20000	0.172%	0.005%
\$540,000	30000	0.091%	0.001%
\$540,000	40000	0.055%	0.001%
\$545,000	100	12.250%	10.120%
\$545,000	200	8.382%	6.390%
\$545,000	300	6.701%	4.807%
\$545,000	400	5.712%	3.894%
\$545,000	500	5.042%	3.287%
\$545,000	600	4.549%	2.850%
\$545,000	700	4.167%	2.516%
\$545,000	800	3.859%	2.251%
\$545,000	900	3.603%	2.035%
\$545,000	1000	3.385%	1.855%
\$545,000	1500	2.637%	1.261%
\$545,000	2000	2.177%	0.925%
\$545,000	3000	1.608%	0.555%
\$545,000	4000	1.258%	0.361%
\$545,000	5000	1.018%	0.245%
\$545,000	10000	0.459%	0.050%
\$545,000	20000	0.174%	0.005%
\$545,000	30000	0.092%	0.001%
\$545,000	40000	0.055%	0.001%
\$550,000	100	12.280%	10.150%
\$550,000	200	8.403%	6.409%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$550,000	300	6.718%	4.822%
\$550,000	400	5.726%	3.906%
\$550,000	500	5.054%	3.298%
\$550,000	600	4.560%	2.860%
\$550,000	700	4.177%	2.525%
\$550,000	800	3.868%	2.260%
\$550,000	900	3.612%	2.043%
\$550,000	1000	3.394%	1.862%
\$550,000	1500	2.644%	1.267%
\$550,000	2000	2.183%	0.929%
\$550,000	3000	1.614%	0.558%
\$550,000	4000	1.263%	0.363%
\$550,000	5000	1.022%	0.247%
\$550,000	10000	0.462%	0.051%
\$550,000	20000	0.175%	0.005%
\$550,000	30000	0.092%	0.001%
\$550,000	40000	0.056%	0.001%
\$555,000	100	12.310%	10.170%
\$555,000	200	8.423%	6.428%
\$555,000	300	6.734%	4.836%
\$555,000	400	5.740%	3.919%
\$555,000	500	5.067%	3.309%
\$555,000	600	4.572%	2.869%
\$555,000	700	4.188%	2.534%
\$555,000	800	3.878%	2.268%
\$555,000	900	3.621%	2.051%
\$555,000	1000	3.403%	1.869%
\$555,000	1500	2.652%	1.272%
\$555,000	2000	2.190%	0.934%
\$555,000	3000	1.619%	0.562%
\$555,000	4000	1.268%	0.366%
\$555,000	5000	1.026%	0.249%
\$555,000	10000	0.464%	0.051%
\$555,000	20000	0.176%	0.005%
\$555,000	30000	0.093%	0.002%
\$555,000	40000	0.056%	0.001%
\$560,000	100	12.340%	10.200%
\$560,000	200	8.443%	6.447%
\$560,000	300	6.751%	4.851%
\$560,000	400	5.754%	3.931%
\$560,000	500	5.079%	3.320%
\$560,000	600	4.583%	2.879%
\$560,000	700	4.198%	2.543%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$560,000	800	3.888%	2.276%
\$560,000	900	3.630%	2.058%
\$560,000	1000	3.412%	1.876%
\$560,000	1500	2.659%	1.277%
\$560,000	2000	2.196%	0.938%
\$560,000	3000	1.625%	0.565%
\$560,000	4000	1.273%	0.368%
\$560,000	5000	1.031%	0.251%
\$560,000	10000	0.467%	0.052%
\$560,000	20000	0.177%	0.005%
\$560,000	30000	0.094%	0.002%
\$560,000	40000	0.057%	0.001%
\$565,000	100	12.370%	10.230%
\$565,000	200	8.464%	6.466%
\$565,000	300	6.767%	4.866%
\$565,000	400	5.768%	3.944%
\$565,000	500	5.092%	3.331%
\$565,000	600	4.595%	2.889%
\$565,000	700	4.209%	2.552%
\$565,000	800	3.898%	2.284%
\$565,000	900	3.640%	2.066%
\$565,000	1000	3.421%	1.883%
\$565,000	1500	2.667%	1.283%
\$565,000	2000	2.203%	0.943%
\$565,000	3000	1.631%	0.568%
\$565,000	4000	1.278%	0.371%
\$565,000	5000	1.035%	0.253%
\$565,000	10000	0.469%	0.052%
\$565,000	20000	0.178%	0.005%
\$565,000	30000	0.094%	0.002%
\$565,000	40000	0.057%	0.001%
\$570,000	100	12.400%	10.260%
\$570,000	200	8.485%	6.486%
\$570,000	300	6.784%	4.882%
\$570,000	400	5.782%	3.957%
\$570,000	500	5.105%	3.343%
\$570,000	600	4.606%	2.899%
\$570,000	700	4.220%	2.561%
\$570,000	800	3.908%	2.293%
\$570,000	900	3.649%	2.074%
\$570,000	1000	3.430%	1.891%
\$570,000	1500	2.674%	1.289%
\$570,000	2000	2.210%	0.947%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$570,000	3000	1.636%	0.572%
\$570,000	4000	1.283%	0.373%
\$570,000	5000	1.040%	0.255%
\$570,000	10000	0.472%	0.053%
\$570,000	20000	0.179%	0.005%
\$570,000	30000	0.095%	0.002%
\$570,000	40000	0.058%	0.001%
\$575,000	100	12.430%	10.290%
\$575,000	200	8.509%	6.508%
\$575,000	300	6.803%	4.900%
\$575,000	400	5.799%	3.972%
\$575,000	500	5.119%	3.355%
\$575,000	600	4.620%	2.911%
\$575,000	700	4.232%	2.571%
\$575,000	800	3.920%	2.302%
\$575,000	900	3.660%	2.083%
\$575,000	1000	3.440%	1.899%
\$575,000	1500	2.683%	1.295%
\$575,000	2000	2.217%	0.953%
\$575,000	3000	1.643%	0.575%
\$575,000	4000	1.289%	0.376%
\$575,000	5000	1.045%	0.257%
\$575,000	10000	0.475%	0.054%
\$575,000	20000	0.180%	0.005%
\$575,000	30000	0.096%	0.002%
\$575,000	40000	0.058%	0.001%
\$580,000	100	12.470%	10.330%
\$580,000	200	8.532%	6.531%
\$580,000	300	6.822%	4.917%
\$580,000	400	5.815%	3.986%
\$580,000	500	5.134%	3.368%
\$580,000	600	4.633%	2.922%
\$580,000	700	4.244%	2.582%
\$580,000	800	3.931%	2.312%
\$580,000	900	3.671%	2.091%
\$580,000	1000	3.450%	1.907%
\$580,000	1500	2.691%	1.302%
\$580,000	2000	2.225%	0.958%
\$580,000	3000	1.649%	0.579%
\$580,000	4000	1.294%	0.379%
\$580,000	5000	1.050%	0.259%
\$580,000	10000	0.478%	0.055%
\$580,000	20000	0.182%	0.006%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$580,000	30000	0.097%	0.002%
\$580,000	40000	0.059%	0.001%
\$585,000	100	12.500%	10.360%
\$585,000	200	8.556%	6.553%
\$585,000	300	6.841%	4.935%
\$585,000	400	5.831%	4.001%
\$585,000	500	5.148%	3.381%
\$585,000	600	4.646%	2.934%
\$585,000	700	4.256%	2.592%
\$585,000	800	3.942%	2.321%
\$585,000	900	3.682%	2.100%
\$585,000	1000	3.461%	1.916%
\$585,000	1500	2.700%	1.308%
\$585,000	2000	2.233%	0.963%
\$585,000	3000	1.656%	0.583%
\$585,000	4000	1.300%	0.382%
\$585,000	5000	1.055%	0.262%
\$585,000	10000	0.481%	0.055%
\$585,000	20000	0.183%	0.006%
\$585,000	30000	0.097%	0.002%
\$585,000	40000	0.059%	0.001%
\$590,000	100	12.530%	10.390%
\$590,000	200	8.580%	6.575%
\$590,000	300	6.860%	4.952%
\$590,000	400	5.848%	4.016%
\$590,000	500	5.163%	3.394%
\$590,000	600	4.659%	2.945%
\$590,000	700	4.269%	2.603%
\$590,000	800	3.954%	2.331%
\$590,000	900	3.693%	2.109%
\$590,000	1000	3.471%	1.924%
\$590,000	1500	2.709%	1.314%
\$590,000	2000	2.240%	0.969%
\$590,000	3000	1.662%	0.587%
\$590,000	4000	1.306%	0.385%
\$590,000	5000	1.060%	0.264%
\$590,000	10000	0.484%	0.056%
\$590,000	20000	0.184%	0.006%
\$590,000	30000	0.098%	0.002%
\$590,000	40000	0.060%	0.001%
\$595,000	100	12.570%	10.430%
\$595,000	200	8.603%	6.598%
\$595,000	300	6.879%	4.970%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$595,000	400	5.864%	4.031%
\$595,000	500	5.177%	3.407%
\$595,000	600	4.672%	2.957%
\$595,000	700	4.281%	2.613%
\$595,000	800	3.965%	2.341%
\$595,000	900	3.703%	2.118%
\$595,000	1000	3.481%	1.933%
\$595,000	1500	2.717%	1.321%
\$595,000	2000	2.248%	0.974%
\$595,000	3000	1.669%	0.591%
\$595,000	4000	1.311%	0.388%
\$595,000	5000	1.065%	0.266%
\$595,000	10000	0.487%	0.057%
\$595,000	20000	0.186%	0.006%
\$595,000	30000	0.099%	0.002%
\$595,000	40000	0.060%	0.001%
\$600,000	100	12.600%	10.460%
\$600,000	200	8.627%	6.620%
\$600,000	300	6.898%	4.987%
\$600,000	400	5.881%	4.046%
\$600,000	500	5.192%	3.420%
\$600,000	600	4.686%	2.968%
\$600,000	700	4.293%	2.624%
\$600,000	800	3.977%	2.350%
\$600,000	900	3.714%	2.127%
\$600,000	1000	3.491%	1.941%
\$600,000	1500	2.726%	1.327%
\$600,000	2000	2.256%	0.979%
\$600,000	3000	1.675%	0.595%
\$600,000	4000	1.317%	0.391%
\$600,000	5000	1.070%	0.269%
\$600,000	10000	0.490%	0.058%
\$600,000	20000	0.187%	0.006%
\$600,000	30000	0.100%	0.002%
\$600,000	40000	0.061%	0.001%
\$605,000	100	12.640%	10.490%
\$605,000	200	8.651%	6.642%
\$605,000	300	6.917%	5.005%
\$605,000	400	5.897%	4.060%
\$605,000	500	5.206%	3.433%
\$605,000	600	4.699%	2.980%
\$605,000	700	4.305%	2.634%
\$605,000	800	3.988%	2.360%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$605,000	900	3.725%	2.136%
\$605,000	1000	3.502%	1.949%
\$605,000	1500	2.734%	1.334%
\$605,000	2000	2.263%	0.985%
\$605,000	3000	1.682%	0.599%
\$605,000	4000	1.323%	0.394%
\$605,000	5000	1.075%	0.271%
\$605,000	10000	0.493%	0.058%
\$605,000	20000	0.188%	0.006%
\$605,000	30000	0.100%	0.002%
\$605,000	40000	0.061%	0.001%
\$610,000	100	12.670%	10.530%
\$610,000	200	8.674%	6.665%
\$610,000	300	6.936%	5.023%
\$610,000	400	5.913%	4.075%
\$610,000	500	5.221%	3.446%
\$610,000	600	4.712%	2.991%
\$610,000	700	4.317%	2.645%
\$610,000	800	4.000%	2.370%
\$610,000	900	3.736%	2.145%
\$610,000	1000	3.512%	1.958%
\$610,000	1500	2.743%	1.340%
\$610,000	2000	2.271%	0.990%
\$610,000	3000	1.688%	0.603%
\$610,000	4000	1.329%	0.397%
\$610,000	5000	1.080%	0.273%
\$610,000	10000	0.496%	0.059%
\$610,000	20000	0.190%	0.006%
\$610,000	30000	0.101%	0.002%
\$610,000	40000	0.062%	0.001%
\$615,000	100	12.710%	10.560%
\$615,000	200	8.698%	6.687%
\$615,000	300	6.955%	5.040%
\$615,000	400	5.930%	4.090%
\$615,000	500	5.235%	3.459%
\$615,000	600	4.725%	3.003%
\$615,000	700	4.330%	2.655%
\$615,000	800	4.011%	2.379%
\$615,000	900	3.747%	2.154%
\$615,000	1000	3.522%	1.966%
\$615,000	1500	2.752%	1.347%
\$615,000	2000	2.278%	0.995%
\$615,000	3000	1.695%	0.607%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$615,000	4000	1.334%	0.400%
\$615,000	5000	1.085%	0.276%
\$615,000	10000	0.499%	0.060%
\$615,000	20000	0.191%	0.006%
\$615,000	30000	0.102%	0.002%
\$615,000	40000	0.062%	0.001%
\$620,000	100	12.740%	10.590%
\$620,000	200	8.722%	6.709%
\$620,000	300	6.975%	5.058%
\$620,000	400	5.946%	4.105%
\$620,000	500	5.250%	3.471%
\$620,000	600	4.738%	3.014%
\$620,000	700	4.342%	2.665%
\$620,000	800	4.022%	2.389%
\$620,000	900	3.757%	2.163%
\$620,000	1000	3.533%	1.975%
\$620,000	1500	2.760%	1.353%
\$620,000	2000	2.286%	1.001%
\$620,000	3000	1.701%	0.611%
\$620,000	4000	1.340%	0.403%
\$620,000	5000	1.091%	0.278%
\$620,000	10000	0.502%	0.061%
\$620,000	20000	0.192%	0.006%
\$620,000	30000	0.103%	0.002%
\$620,000	40000	0.063%	0.001%
\$625,000	100	12.770%	10.630%
\$625,000	200	8.746%	6.732%
\$625,000	300	6.994%	5.076%
\$625,000	400	5.962%	4.120%
\$625,000	500	5.264%	3.484%
\$625,000	600	4.752%	3.026%
\$625,000	700	4.354%	2.676%
\$625,000	800	4.034%	2.399%
\$625,000	900	3.768%	2.172%
\$625,000	1000	3.543%	1.983%
\$625,000	1500	2.769%	1.360%
\$625,000	2000	2.294%	1.006%
\$625,000	3000	1.708%	0.614%
\$625,000	4000	1.346%	0.406%
\$625,000	5000	1.096%	0.280%
\$625,000	10000	0.505%	0.061%
\$625,000	20000	0.194%	0.006%
\$625,000	30000	0.104%	0.002%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$625,000	40000	0.063%	0.001%
\$630,000	100	12.810%	10.660%
\$630,000	200	8.769%	6.754%
\$630,000	300	7.013%	5.093%
\$630,000	400	5.979%	4.134%
\$630,000	500	5.279%	3.497%
\$630,000	600	4.765%	3.037%
\$630,000	700	4.366%	2.686%
\$630,000	800	4.045%	2.408%
\$630,000	900	3.779%	2.181%
\$630,000	1000	3.553%	1.991%
\$630,000	1500	2.777%	1.366%
\$630,000	2000	2.301%	1.011%
\$630,000	3000	1.714%	0.618%
\$630,000	4000	1.351%	0.409%
\$630,000	5000	1.101%	0.283%
\$630,000	10000	0.508%	0.062%
\$630,000	20000	0.195%	0.007%
\$630,000	30000	0.104%	0.002%
\$630,000	40000	0.064%	0.001%
\$635,000	100	12.840%	10.690%
\$635,000	200	8.793%	6.777%
\$635,000	300	7.032%	5.111%
\$635,000	400	5.995%	4.149%
\$635,000	500	5.293%	3.510%
\$635,000	600	4.778%	3.049%
\$635,000	700	4.379%	2.697%
\$635,000	800	4.057%	2.418%
\$635,000	900	3.790%	2.190%
\$635,000	1000	3.563%	2.000%
\$635,000	1500	2.786%	1.373%
\$635,000	2000	2.309%	1.017%
\$635,000	3000	1.721%	0.622%
\$635,000	4000	1.357%	0.412%
\$635,000	5000	1.106%	0.285%
\$635,000	10000	0.511%	0.063%
\$635,000	20000	0.197%	0.007%
\$635,000	30000	0.105%	0.002%
\$635,000	40000	0.065%	0.001%
\$640,000	100	12.880%	10.720%
\$640,000	200	8.817%	6.799%
\$640,000	300	7.051%	5.128%
\$640,000	400	6.011%	4.164%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$640,000	500	5.308%	3.523%
\$640,000	600	4.791%	3.060%
\$640,000	700	4.391%	2.707%
\$640,000	800	4.068%	2.428%
\$640,000	900	3.801%	2.199%
\$640,000	1000	3.574%	2.008%
\$640,000	1500	2.794%	1.379%
\$640,000	2000	2.317%	1.022%
\$640,000	3000	1.727%	0.626%
\$640,000	4000	1.363%	0.415%
\$640,000	5000	1.111%	0.287%
\$640,000	10000	0.514%	0.064%
\$640,000	20000	0.198%	0.007%
\$640,000	30000	0.106%	0.002%
\$640,000	40000	0.065%	0.001%
\$645,000	100	12.910%	10.760%
\$645,000	200	8.841%	6.822%
\$645,000	300	7.070%	5.146%
\$645,000	400	6.028%	4.179%
\$645,000	500	5.322%	3.536%
\$645,000	600	4.804%	3.072%
\$645,000	700	4.403%	2.718%
\$645,000	800	4.080%	2.437%
\$645,000	900	3.811%	2.208%
\$645,000	1000	3.584%	2.017%
\$645,000	1500	2.803%	1.386%
\$645,000	2000	2.324%	1.028%
\$645,000	3000	1.734%	0.630%
\$645,000	4000	1.369%	0.418%
\$645,000	5000	1.116%	0.290%
\$645,000	10000	0.517%	0.064%
\$645,000	20000	0.199%	0.007%
\$645,000	30000	0.107%	0.002%
\$645,000	40000	0.066%	0.001%
\$650,000	100	12.950%	10.790%
\$650,000	200	8.864%	6.844%
\$650,000	300	7.089%	5.164%
\$650,000	400	6.044%	4.194%
\$650,000	500	5.337%	3.549%
\$650,000	600	4.818%	3.084%
\$650,000	700	4.415%	2.729%
\$650,000	800	4.091%	2.447%
\$650,000	900	3.822%	2.217%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$650,000	1000	3.594%	2.025%
\$650,000	1500	2.812%	1.392%
\$650,000	2000	2.332%	1.033%
\$650,000	3000	1.740%	0.634%
\$650,000	4000	1.374%	0.421%
\$650,000	5000	1.121%	0.292%
\$650,000	10000	0.521%	0.065%
\$650,000	20000	0.201%	0.007%
\$650,000	30000	0.108%	0.002%
\$650,000	40000	0.066%	0.001%
\$655,000	100	12.980%	10.820%
\$655,000	200	8.888%	6.866%
\$655,000	300	7.108%	5.181%
\$655,000	400	6.060%	4.209%
\$655,000	500	5.352%	3.562%
\$655,000	600	4.831%	3.095%
\$655,000	700	4.427%	2.739%
\$655,000	800	4.102%	2.457%
\$655,000	900	3.833%	2.226%
\$655,000	1000	3.604%	2.033%
\$655,000	1500	2.820%	1.399%
\$655,000	2000	2.339%	1.038%
\$655,000	3000	1.747%	0.638%
\$655,000	4000	1.380%	0.424%
\$655,000	5000	1.126%	0.295%
\$655,000	10000	0.524%	0.066%
\$655,000	20000	0.202%	0.007%
\$655,000	30000	0.109%	0.002%
\$655,000	40000	0.067%	0.001%
\$660,000	100	13.010%	10.860%
\$660,000	200	8.912%	6.889%
\$660,000	300	7.127%	5.199%
\$660,000	400	6.077%	4.223%
\$660,000	500	5.366%	3.575%
\$660,000	600	4.844%	3.107%
\$660,000	700	4.440%	2.750%
\$660,000	800	4.114%	2.466%
\$660,000	900	3.844%	2.235%
\$660,000	1000	3.615%	2.042%
\$660,000	1500	2.829%	1.406%
\$660,000	2000	2.347%	1.044%
\$660,000	3000	1.753%	0.642%
\$660,000	4000	1.386%	0.427%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$660,000	5000	1.131%	0.297%
\$660,000	10000	0.527%	0.067%
\$660,000	20000	0.204%	0.007%
\$660,000	30000	0.109%	0.002%
\$660,000	40000	0.067%	0.001%
\$665,000	100	13.050%	10.890%
\$665,000	200	8.936%	6.911%
\$665,000	300	7.146%	5.217%
\$665,000	400	6.093%	4.238%
\$665,000	500	5.381%	3.588%
\$665,000	600	4.857%	3.118%
\$665,000	700	4.452%	2.760%
\$665,000	800	4.125%	2.476%
\$665,000	900	3.854%	2.244%
\$665,000	1000	3.625%	2.050%
\$665,000	1500	2.837%	1.412%
\$665,000	2000	2.355%	1.049%
\$665,000	3000	1.760%	0.646%
\$665,000	4000	1.391%	0.430%
\$665,000	5000	1.137%	0.299%
\$665,000	10000	0.530%	0.068%
\$665,000	20000	0.205%	0.007%
\$665,000	30000	0.110%	0.002%
\$665,000	40000	0.068%	0.001%
\$670,000	100	13.080%	10.920%
\$670,000	200	8.959%	6.934%
\$670,000	300	7.166%	5.235%
\$670,000	400	6.110%	4.253%
\$670,000	500	5.395%	3.601%
\$670,000	600	4.871%	3.130%
\$670,000	700	4.464%	2.771%
\$670,000	800	4.137%	2.486%
\$670,000	900	3.865%	2.253%
\$670,000	1000	3.635%	2.059%
\$670,000	1500	2.846%	1.419%
\$670,000	2000	2.362%	1.054%
\$670,000	3000	1.766%	0.650%
\$670,000	4000	1.397%	0.433%
\$670,000	5000	1.142%	0.302%
\$670,000	10000	0.533%	0.069%
\$670,000	20000	0.206%	0.008%
\$670,000	30000	0.111%	0.002%
\$670,000	40000	0.068%	0.001%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$675,000	100	13.120%	10.960%
\$675,000	200	8.983%	6.956%
\$675,000	300	7.185%	5.252%
\$675,000	400	6.126%	4.268%
\$675,000	500	5.410%	3.614%
\$675,000	600	4.884%	3.142%
\$675,000	700	4.476%	2.781%
\$675,000	800	4.148%	2.495%
\$675,000	900	3.876%	2.262%
\$675,000	1000	3.645%	2.067%
\$675,000	1500	2.854%	1.425%
\$675,000	2000	2.370%	1.060%
\$675,000	3000	1.773%	0.654%
\$675,000	4000	1.403%	0.436%
\$675,000	5000	1.147%	0.304%
\$675,000	10000	0.536%	0.069%
\$675,000	20000	0.208%	0.008%
\$675,000	30000	0.112%	0.002%
\$675,000	40000	0.069%	0.001%
\$680,000	100	13.150%	10.990%
\$680,000	200	9.007%	6.979%
\$680,000	300	7.204%	5.270%
\$680,000	400	6.142%	4.283%
\$680,000	500	5.424%	3.627%
\$680,000	600	4.897%	3.153%
\$680,000	700	4.488%	2.792%
\$680,000	800	4.159%	2.505%
\$680,000	900	3.887%	2.271%
\$680,000	1000	3.656%	2.076%
\$680,000	1500	2.863%	1.432%
\$680,000	2000	2.377%	1.065%
\$680,000	3000	1.779%	0.658%
\$680,000	4000	1.409%	0.439%
\$680,000	5000	1.152%	0.307%
\$680,000	10000	0.539%	0.070%
\$680,000	20000	0.209%	0.008%
\$680,000	30000	0.113%	0.002%
\$680,000	40000	0.070%	0.001%
\$685,000	100	13.170%	11.010%
\$685,000	200	9.018%	6.989%
\$685,000	300	7.213%	5.278%
\$685,000	400	6.150%	4.290%
\$685,000	500	5.431%	3.633%

* Applied to total expected claims

The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$685,000	600	4.903%	3.159%
\$685,000	700	4.494%	2.797%
\$685,000	800	4.165%	2.510%
\$685,000	900	3.892%	2.275%
\$685,000	1000	3.660%	2.080%
\$685,000	1500	2.867%	1.435%
\$685,000	2000	2.381%	1.068%
\$685,000	3000	1.782%	0.660%
\$685,000	4000	1.411%	0.441%
\$685,000	5000	1.154%	0.308%
\$685,000	10000	0.541%	0.071%
\$685,000	20000	0.210%	0.008%
\$685,000	30000	0.113%	0.002%
\$685,000	40000	0.070%	0.001%
\$690,000	100	13.180%	11.020%
\$690,000	200	9.028%	6.999%
\$690,000	300	7.221%	5.286%
\$690,000	400	6.157%	4.296%
\$690,000	500	5.437%	3.639%
\$690,000	600	4.909%	3.164%
\$690,000	700	4.500%	2.801%
\$690,000	800	4.170%	2.514%
\$690,000	900	3.896%	2.279%
\$690,000	1000	3.665%	2.083%
\$690,000	1500	2.871%	1.438%
\$690,000	2000	2.384%	1.070%
\$690,000	3000	1.785%	0.662%
\$690,000	4000	1.414%	0.442%
\$690,000	5000	1.156%	0.309%
\$690,000	10000	0.542%	0.071%
\$690,000	20000	0.210%	0.008%
\$690,000	30000	0.113%	0.002%
\$690,000	40000	0.070%	0.001%
\$695,000	100	13.200%	11.030%
\$695,000	200	9.039%	7.009%
\$695,000	300	7.229%	5.294%
\$695,000	400	6.164%	4.303%
\$695,000	500	5.444%	3.644%
\$695,000	600	4.915%	3.169%
\$695,000	700	4.505%	2.806%
\$695,000	800	4.175%	2.518%
\$695,000	900	3.901%	2.283%
\$695,000	1000	3.669%	2.087%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$695,000	1500	2.874%	1.440%
\$695,000	2000	2.387%	1.072%
\$695,000	3000	1.788%	0.663%
\$695,000	4000	1.416%	0.443%
\$695,000	5000	1.159%	0.310%
\$695,000	10000	0.543%	0.071%
\$695,000	20000	0.211%	0.008%
\$695,000	30000	0.114%	0.002%
\$695,000	40000	0.070%	0.001%
\$700,000	100	13.210%	11.050%
\$700,000	200	9.049%	7.019%
\$700,000	300	7.238%	5.301%
\$700,000	400	6.172%	4.309%
\$700,000	500	5.450%	3.650%
\$700,000	600	4.921%	3.174%
\$700,000	700	4.510%	2.811%
\$700,000	800	4.180%	2.522%
\$700,000	900	3.906%	2.287%
\$700,000	1000	3.674%	2.091%
\$700,000	1500	2.878%	1.443%
\$700,000	2000	2.391%	1.075%
\$700,000	3000	1.790%	0.665%
\$700,000	4000	1.419%	0.445%
\$700,000	5000	1.161%	0.311%
\$700,000	10000	0.545%	0.072%
\$700,000	20000	0.212%	0.008%
\$700,000	30000	0.114%	0.002%
\$700,000	40000	0.071%	0.001%
\$705,000	100	13.230%	11.060%
\$705,000	200	9.059%	7.029%
\$705,000	300	7.246%	5.309%
\$705,000	400	6.179%	4.316%
\$705,000	500	5.457%	3.656%
\$705,000	600	4.926%	3.179%
\$705,000	700	4.516%	2.815%
\$705,000	800	4.185%	2.527%
\$705,000	900	3.911%	2.291%
\$705,000	1000	3.678%	2.094%
\$705,000	1500	2.882%	1.446%
\$705,000	2000	2.394%	1.077%
\$705,000	3000	1.793%	0.667%
\$705,000	4000	1.421%	0.446%
\$705,000	5000	1.163%	0.312%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$705,000	10000	0.546%	0.072%
\$705,000	20000	0.212%	0.008%
\$705,000	30000	0.115%	0.002%
\$705,000	40000	0.071%	0.001%
\$710,000	100	13.240%	11.080%
\$710,000	200	9.070%	7.038%
\$710,000	300	7.255%	5.317%
\$710,000	400	6.186%	4.323%
\$710,000	500	5.463%	3.661%
\$710,000	600	4.932%	3.184%
\$710,000	700	4.521%	2.820%
\$710,000	800	4.190%	2.531%
\$710,000	900	3.915%	2.295%
\$710,000	1000	3.683%	2.098%
\$710,000	1500	2.885%	1.449%
\$710,000	2000	2.397%	1.080%
\$710,000	3000	1.796%	0.669%
\$710,000	4000	1.424%	0.447%
\$710,000	5000	1.165%	0.313%
\$710,000	10000	0.548%	0.073%
\$710,000	20000	0.213%	0.008%
\$710,000	30000	0.115%	0.002%
\$710,000	40000	0.071%	0.001%
\$715,000	100	13.260%	11.090%
\$715,000	200	9.080%	7.048%
\$715,000	300	7.263%	5.325%
\$715,000	400	6.193%	4.329%
\$715,000	500	5.469%	3.667%
\$715,000	600	4.938%	3.189%
\$715,000	700	4.526%	2.824%
\$715,000	800	4.195%	2.535%
\$715,000	900	3.920%	2.299%
\$715,000	1000	3.687%	2.102%
\$715,000	1500	2.889%	1.452%
\$715,000	2000	2.401%	1.082%
\$715,000	3000	1.799%	0.670%
\$715,000	4000	1.426%	0.449%
\$715,000	5000	1.168%	0.314%
\$715,000	10000	0.549%	0.073%
\$715,000	20000	0.214%	0.008%
\$715,000	30000	0.115%	0.002%
\$715,000	40000	0.071%	0.001%
\$720,000	100	13.270%	11.110%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$720,000	200	9.091%	7.058%
\$720,000	300	7.271%	5.333%
\$720,000	400	6.200%	4.336%
\$720,000	500	5.476%	3.673%
\$720,000	600	4.944%	3.194%
\$720,000	700	4.532%	2.829%
\$720,000	800	4.200%	2.539%
\$720,000	900	3.925%	2.303%
\$720,000	1000	3.692%	2.106%
\$720,000	1500	2.893%	1.455%
\$720,000	2000	2.404%	1.084%
\$720,000	3000	1.802%	0.672%
\$720,000	4000	1.429%	0.450%
\$720,000	5000	1.170%	0.315%
\$720,000	10000	0.550%	0.073%
\$720,000	20000	0.214%	0.008%
\$720,000	30000	0.116%	0.002%
\$720,000	40000	0.072%	0.001%
\$725,000	100	13.290%	11.120%
\$725,000	200	9.101%	7.068%
\$725,000	300	7.280%	5.340%
\$725,000	400	6.207%	4.342%
\$725,000	500	5.482%	3.678%
\$725,000	600	4.950%	3.199%
\$725,000	700	4.537%	2.834%
\$725,000	800	4.205%	2.544%
\$725,000	900	3.930%	2.307%
\$725,000	1000	3.696%	2.109%
\$725,000	1500	2.897%	1.458%
\$725,000	2000	2.407%	1.087%
\$725,000	3000	1.805%	0.674%
\$725,000	4000	1.431%	0.452%
\$725,000	5000	1.172%	0.316%
\$725,000	10000	0.552%	0.074%
\$725,000	20000	0.215%	0.008%
\$725,000	30000	0.116%	0.002%
\$725,000	40000	0.072%	0.001%
\$730,000	100	13.300%	11.140%
\$730,000	200	9.112%	7.078%
\$730,000	300	7.288%	5.348%
\$730,000	400	6.215%	4.349%
\$730,000	500	5.488%	3.684%
\$730,000	600	4.955%	3.204%

* Applied to total expected claims

The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$730,000	700	4.542%	2.838%
\$730,000	800	4.210%	2.548%
\$730,000	900	3.934%	2.311%
\$730,000	1000	3.701%	2.113%
\$730,000	1500	2.900%	1.461%
\$730,000	2000	2.411%	1.089%
\$730,000	3000	1.807%	0.676%
\$730,000	4000	1.434%	0.453%
\$730,000	5000	1.174%	0.317%
\$730,000	10000	0.553%	0.074%
\$730,000	20000	0.215%	0.008%
\$730,000	30000	0.116%	0.002%
\$730,000	40000	0.072%	0.001%
\$735,000	100	13.320%	11.150%
\$735,000	200	9.122%	7.088%
\$735,000	300	7.296%	5.356%
\$735,000	400	6.222%	4.355%
\$735,000	500	5.495%	3.690%
\$735,000	600	4.961%	3.209%
\$735,000	700	4.548%	2.843%
\$735,000	800	4.215%	2.552%
\$735,000	900	3.939%	2.315%
\$735,000	1000	3.705%	2.117%
\$735,000	1500	2.904%	1.463%
\$735,000	2000	2.414%	1.091%
\$735,000	3000	1.810%	0.677%
\$735,000	4000	1.436%	0.454%
\$735,000	5000	1.177%	0.318%
\$735,000	10000	0.554%	0.074%
\$735,000	20000	0.216%	0.008%
\$735,000	30000	0.117%	0.002%
\$735,000	40000	0.072%	0.001%
\$740,000	100	13.330%	11.170%
\$740,000	200	9.132%	7.098%
\$740,000	300	7.305%	5.364%
\$740,000	400	6.229%	4.362%
\$740,000	500	5.501%	3.696%
\$740,000	600	4.967%	3.214%
\$740,000	700	4.553%	2.848%
\$740,000	800	4.220%	2.557%
\$740,000	900	3.944%	2.319%
\$740,000	1000	3.710%	2.120%
\$740,000	1500	2.908%	1.466%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$740,000	2000	2.417%	1.094%
\$740,000	3000	1.813%	0.679%
\$740,000	4000	1.439%	0.456%
\$740,000	5000	1.179%	0.320%
\$740,000	10000	0.556%	0.075%
\$740,000	20000	0.217%	0.008%
\$740,000	30000	0.117%	0.002%
\$740,000	40000	0.073%	0.001%
\$745,000	100	13.350%	11.180%
\$745,000	200	9.143%	7.107%
\$745,000	300	7.313%	5.371%
\$745,000	400	6.236%	4.368%
\$745,000	500	5.508%	3.701%
\$745,000	600	4.973%	3.220%
\$745,000	700	4.558%	2.852%
\$745,000	800	4.225%	2.561%
\$745,000	900	3.948%	2.323%
\$745,000	1000	3.714%	2.124%
\$745,000	1500	2.912%	1.469%
\$745,000	2000	2.421%	1.096%
\$745,000	3000	1.816%	0.681%
\$745,000	4000	1.441%	0.457%
\$745,000	5000	1.181%	0.321%
\$745,000	10000	0.557%	0.075%
\$745,000	20000	0.217%	0.009%
\$745,000	30000	0.118%	0.002%
\$745,000	40000	0.073%	0.001%
\$750,000	100	13.360%	11.200%
\$750,000	200	9.153%	7.117%
\$750,000	300	7.322%	5.379%
\$750,000	400	6.243%	4.375%
\$750,000	500	5.514%	3.707%
\$750,000	600	4.978%	3.225%
\$750,000	700	4.564%	2.857%
\$750,000	800	4.230%	2.565%
\$750,000	900	3.953%	2.327%
\$750,000	1000	3.719%	2.128%
\$750,000	1500	2.915%	1.472%
\$750,000	2000	2.424%	1.099%
\$750,000	3000	1.819%	0.683%
\$750,000	4000	1.444%	0.458%
\$750,000	5000	1.183%	0.322%
\$750,000	10000	0.559%	0.076%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$750,000	20000	0.218%	0.009%
\$750,000	30000	0.118%	0.002%
\$750,000	40000	0.073%	0.001%
\$755,000	100	13.380%	11.210%
\$755,000	200	9.164%	7.127%
\$755,000	300	7.330%	5.387%
\$755,000	400	6.251%	4.381%
\$755,000	500	5.520%	3.713%
\$755,000	600	4.984%	3.230%
\$755,000	700	4.569%	2.861%
\$755,000	800	4.235%	2.569%
\$755,000	900	3.958%	2.331%
\$755,000	1000	3.723%	2.131%
\$755,000	1500	2.919%	1.475%
\$755,000	2000	2.427%	1.101%
\$755,000	3000	1.821%	0.684%
\$755,000	4000	1.446%	0.460%
\$755,000	5000	1.186%	0.323%
\$755,000	10000	0.560%	0.076%
\$755,000	20000	0.219%	0.009%
\$755,000	30000	0.118%	0.002%
\$755,000	40000	0.073%	0.001%
\$760,000	100	13.390%	11.220%
\$760,000	200	9.174%	7.137%
\$760,000	300	7.338%	5.395%
\$760,000	400	6.258%	4.388%
\$760,000	500	5.527%	3.718%
\$760,000	600	4.990%	3.235%
\$760,000	700	4.574%	2.866%
\$760,000	800	4.240%	2.574%
\$760,000	900	3.963%	2.335%
\$760,000	1000	3.728%	2.135%
\$760,000	1500	2.923%	1.478%
\$760,000	2000	2.430%	1.103%
\$760,000	3000	1.824%	0.686%
\$760,000	4000	1.449%	0.461%
\$760,000	5000	1.188%	0.324%
\$760,000	10000	0.561%	0.076%
\$760,000	20000	0.219%	0.009%
\$760,000	30000	0.119%	0.002%
\$760,000	40000	0.074%	0.001%
\$765,000	100	13.410%	11.240%
\$765,000	200	9.184%	7.147%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$765,000	300	7.347%	5.402%
\$765,000	400	6.265%	4.394%
\$765,000	500	5.533%	3.724%
\$765,000	600	4.996%	3.240%
\$765,000	700	4.580%	2.871%
\$765,000	800	4.245%	2.578%
\$765,000	900	3.967%	2.339%
\$765,000	1000	3.732%	2.139%
\$765,000	1500	2.926%	1.481%
\$765,000	2000	2.434%	1.106%
\$765,000	3000	1.827%	0.688%
\$765,000	4000	1.451%	0.462%
\$765,000	5000	1.190%	0.325%
\$765,000	10000	0.563%	0.077%
\$765,000	20000	0.220%	0.009%
\$765,000	30000	0.119%	0.002%
\$765,000	40000	0.074%	0.001%
\$770,000	100	13.420%	11.250%
\$770,000	200	9.195%	7.157%
\$770,000	300	7.355%	5.410%
\$770,000	400	6.272%	4.401%
\$770,000	500	5.539%	3.730%
\$770,000	600	5.002%	3.245%
\$770,000	700	4.585%	2.875%
\$770,000	800	4.250%	2.582%
\$770,000	900	3.972%	2.343%
\$770,000	1000	3.737%	2.143%
\$770,000	1500	2.930%	1.483%
\$770,000	2000	2.437%	1.108%
\$770,000	3000	1.830%	0.690%
\$770,000	4000	1.454%	0.464%
\$770,000	5000	1.192%	0.326%
\$770,000	10000	0.564%	0.077%
\$770,000	20000	0.221%	0.009%
\$770,000	30000	0.119%	0.002%
\$770,000	40000	0.074%	0.001%
\$775,000	100	13.440%	11.270%
\$775,000	200	9.205%	7.167%
\$775,000	300	7.363%	5.418%
\$775,000	400	6.279%	4.407%
\$775,000	500	5.546%	3.735%
\$775,000	600	5.007%	3.250%
\$775,000	700	4.590%	2.880%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$775,000	800	4.255%	2.586%
\$775,000	900	3.977%	2.347%
\$775,000	1000	3.741%	2.146%
\$775,000	1500	2.934%	1.486%
\$775,000	2000	2.440%	1.110%
\$775,000	3000	1.833%	0.691%
\$775,000	4000	1.456%	0.465%
\$775,000	5000	1.194%	0.327%
\$775,000	10000	0.566%	0.077%
\$775,000	20000	0.221%	0.009%
\$775,000	30000	0.120%	0.002%
\$775,000	40000	0.074%	0.001%
\$780,000	100	13.450%	11.280%
\$780,000	200	9.216%	7.176%
\$780,000	300	7.372%	5.426%
\$780,000	400	6.286%	4.414%
\$780,000	500	5.552%	3.741%
\$780,000	600	5.013%	3.255%
\$780,000	700	4.596%	2.885%
\$780,000	800	4.260%	2.591%
\$780,000	900	3.981%	2.351%
\$780,000	1000	3.746%	2.150%
\$780,000	1500	2.938%	1.489%
\$780,000	2000	2.444%	1.113%
\$780,000	3000	1.835%	0.693%
\$780,000	4000	1.459%	0.467%
\$780,000	5000	1.197%	0.328%
\$780,000	10000	0.567%	0.078%
\$780,000	20000	0.222%	0.009%
\$780,000	30000	0.120%	0.002%
\$780,000	40000	0.075%	0.001%
\$785,000	100	13.470%	11.300%
\$785,000	200	9.226%	7.186%
\$785,000	300	7.380%	5.434%
\$785,000	400	6.294%	4.421%
\$785,000	500	5.559%	3.747%
\$785,000	600	5.019%	3.260%
\$785,000	700	4.601%	2.889%
\$785,000	800	4.265%	2.595%
\$785,000	900	3.986%	2.355%
\$785,000	1000	3.750%	2.154%
\$785,000	1500	2.941%	1.492%
\$785,000	2000	2.447%	1.115%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$785,000	3000	1.838%	0.695%
\$785,000	4000	1.461%	0.468%
\$785,000	5000	1.199%	0.329%
\$785,000	10000	0.568%	0.078%
\$785,000	20000	0.222%	0.009%
\$785,000	30000	0.120%	0.002%
\$785,000	40000	0.075%	0.001%
\$790,000	100	13.480%	11.310%
\$790,000	200	9.237%	7.196%
\$790,000	300	7.389%	5.441%
\$790,000	400	6.301%	4.427%
\$790,000	500	5.565%	3.753%
\$790,000	600	5.025%	3.265%
\$790,000	700	4.607%	2.894%
\$790,000	800	4.270%	2.599%
\$790,000	900	3.991%	2.359%
\$790,000	1000	3.754%	2.157%
\$790,000	1500	2.945%	1.495%
\$790,000	2000	2.450%	1.118%
\$790,000	3000	1.841%	0.697%
\$790,000	4000	1.464%	0.469%
\$790,000	5000	1.201%	0.330%
\$790,000	10000	0.570%	0.079%
\$790,000	20000	0.223%	0.009%
\$790,000	30000	0.121%	0.002%
\$790,000	40000	0.075%	0.001%
\$795,000	100	13.500%	11.330%
\$795,000	200	9.247%	7.206%
\$795,000	300	7.397%	5.449%
\$795,000	400	6.308%	4.434%
\$795,000	500	5.571%	3.758%
\$795,000	600	5.031%	3.271%
\$795,000	700	4.612%	2.899%
\$795,000	800	4.275%	2.603%
\$795,000	900	3.996%	2.362%
\$795,000	1000	3.759%	2.161%
\$795,000	1500	2.949%	1.498%
\$795,000	2000	2.454%	1.120%
\$795,000	3000	1.844%	0.699%
\$795,000	4000	1.466%	0.471%
\$795,000	5000	1.203%	0.331%
\$795,000	10000	0.571%	0.079%
\$795,000	20000	0.224%	0.009%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$795,000	30000	0.121%	0.002%
\$795,000	40000	0.075%	0.001%
\$800,000	100	13.510%	11.340%
\$800,000	200	9.257%	7.216%
\$800,000	300	7.405%	5.457%
\$800,000	400	6.315%	4.440%
\$800,000	500	5.578%	3.764%
\$800,000	600	5.036%	3.276%
\$800,000	700	4.617%	2.903%
\$800,000	800	4.280%	2.608%
\$800,000	900	4.000%	2.366%
\$800,000	1000	3.763%	2.165%
\$800,000	1500	2.953%	1.501%
\$800,000	2000	2.457%	1.122%
\$800,000	3000	1.847%	0.700%
\$800,000	4000	1.469%	0.472%
\$800,000	5000	1.206%	0.333%
\$800,000	10000	0.572%	0.079%
\$800,000	20000	0.224%	0.009%
\$800,000	30000	0.122%	0.002%
\$800,000	40000	0.076%	0.001%
\$805,000	100	13.530%	11.360%
\$805,000	200	9.268%	7.226%
\$805,000	300	7.414%	5.465%
\$805,000	400	6.322%	4.447%
\$805,000	500	5.584%	3.770%
\$805,000	600	5.042%	3.281%
\$805,000	700	4.623%	2.908%
\$805,000	800	4.285%	2.612%
\$805,000	900	4.005%	2.370%
\$805,000	1000	3.768%	2.169%
\$805,000	1500	2.956%	1.504%
\$805,000	2000	2.460%	1.125%
\$805,000	3000	1.850%	0.702%
\$805,000	4000	1.471%	0.473%
\$805,000	5000	1.208%	0.334%
\$805,000	10000	0.574%	0.080%
\$805,000	20000	0.225%	0.009%
\$805,000	30000	0.122%	0.002%
\$805,000	40000	0.076%	0.001%
\$810,000	100	13.540%	11.370%
\$810,000	200	9.278%	7.236%
\$810,000	300	7.422%	5.472%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$810,000	400	6.330%	4.453%
\$810,000	500	5.590%	3.775%
\$810,000	600	5.048%	3.286%
\$810,000	700	4.628%	2.912%
\$810,000	800	4.290%	2.616%
\$810,000	900	4.010%	2.374%
\$810,000	1000	3.772%	2.172%
\$810,000	1500	2.960%	1.507%
\$810,000	2000	2.464%	1.127%
\$810,000	3000	1.852%	0.704%
\$810,000	4000	1.474%	0.475%
\$810,000	5000	1.210%	0.335%
\$810,000	10000	0.575%	0.080%
\$810,000	20000	0.226%	0.009%
\$810,000	30000	0.122%	0.002%
\$810,000	40000	0.076%	0.001%
\$815,000	100	13.560%	11.380%
\$815,000	200	9.289%	7.246%
\$815,000	300	7.431%	5.480%
\$815,000	400	6.337%	4.460%
\$815,000	500	5.597%	3.781%
\$815,000	600	5.054%	3.291%
\$815,000	700	4.633%	2.917%
\$815,000	800	4.295%	2.621%
\$815,000	900	4.014%	2.378%
\$815,000	1000	3.777%	2.176%
\$815,000	1500	2.964%	1.509%
\$815,000	2000	2.467%	1.130%
\$815,000	3000	1.855%	0.706%
\$815,000	4000	1.476%	0.476%
\$815,000	5000	1.212%	0.336%
\$815,000	10000	0.577%	0.081%
\$815,000	20000	0.226%	0.009%
\$815,000	30000	0.123%	0.002%
\$815,000	40000	0.076%	0.001%
\$820,000	100	13.570%	11.400%
\$820,000	200	9.299%	7.255%
\$820,000	300	7.439%	5.488%
\$820,000	400	6.344%	4.466%
\$820,000	500	5.603%	3.787%
\$820,000	600	5.060%	3.296%
\$820,000	700	4.639%	2.922%
\$820,000	800	4.300%	2.625%

* Applied to total expected claims

The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$820,000	900	4.019%	2.382%
\$820,000	1000	3.781%	2.180%
\$820,000	1500	2.967%	1.512%
\$820,000	2000	2.470%	1.132%
\$820,000	3000	1.858%	0.707%
\$820,000	4000	1.478%	0.478%
\$820,000	5000	1.215%	0.337%
\$820,000	10000	0.578%	0.081%
\$820,000	20000	0.227%	0.010%
\$820,000	30000	0.123%	0.002%
\$820,000	40000	0.077%	0.001%
\$825,000	100	13.590%	11.410%
\$825,000	200	9.310%	7.265%
\$825,000	300	7.447%	5.496%
\$825,000	400	6.351%	4.473%
\$825,000	500	5.610%	3.793%
\$825,000	600	5.065%	3.301%
\$825,000	700	4.644%	2.926%
\$825,000	800	4.305%	2.629%
\$825,000	900	4.024%	2.386%
\$825,000	1000	3.786%	2.184%
\$825,000	1500	2.971%	1.515%
\$825,000	2000	2.473%	1.134%
\$825,000	3000	1.861%	0.709%
\$825,000	4000	1.481%	0.479%
\$825,000	5000	1.217%	0.338%
\$825,000	10000	0.579%	0.081%
\$825,000	20000	0.228%	0.010%
\$825,000	30000	0.124%	0.002%
\$825,000	40000	0.077%	0.001%
\$830,000	100	13.600%	11.430%
\$830,000	200	9.320%	7.275%
\$830,000	300	7.456%	5.504%
\$830,000	400	6.358%	4.480%
\$830,000	500	5.616%	3.798%
\$830,000	600	5.071%	3.306%
\$830,000	700	4.649%	2.931%
\$830,000	800	4.310%	2.633%
\$830,000	900	4.029%	2.390%
\$830,000	1000	3.790%	2.187%
\$830,000	1500	2.975%	1.518%
\$830,000	2000	2.477%	1.137%
\$830,000	3000	1.864%	0.711%

* Applied to total expected claims

The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$830,000	4000	1.483%	0.480%
\$830,000	5000	1.219%	0.339%
\$830,000	10000	0.581%	0.082%
\$830,000	20000	0.228%	0.010%
\$830,000	30000	0.124%	0.002%
\$830,000	40000	0.077%	0.001%
\$835,000	100	13.620%	11.440%
\$835,000	200	9.330%	7.285%
\$835,000	300	7.464%	5.511%
\$835,000	400	6.365%	4.486%
\$835,000	500	5.622%	3.804%
\$835,000	600	5.077%	3.311%
\$835,000	700	4.655%	2.936%
\$835,000	800	4.315%	2.638%
\$835,000	900	4.033%	2.394%
\$835,000	1000	3.795%	2.191%
\$835,000	1500	2.979%	1.521%
\$835,000	2000	2.480%	1.139%
\$835,000	3000	1.866%	0.713%
\$835,000	4000	1.486%	0.482%
\$835,000	5000	1.221%	0.340%
\$835,000	10000	0.582%	0.082%
\$835,000	20000	0.229%	0.010%
\$835,000	30000	0.124%	0.002%
\$835,000	40000	0.077%	0.001%
\$840,000	100	13.630%	11.460%
\$840,000	200	9.341%	7.295%
\$840,000	300	7.472%	5.519%
\$840,000	400	6.373%	4.493%
\$840,000	500	5.629%	3.810%
\$840,000	600	5.083%	3.317%
\$840,000	700	4.660%	2.940%
\$840,000	800	4.320%	2.642%
\$840,000	900	4.038%	2.398%
\$840,000	1000	3.799%	2.195%
\$840,000	1500	2.982%	1.524%
\$840,000	2000	2.483%	1.141%
\$840,000	3000	1.869%	0.714%
\$840,000	4000	1.488%	0.483%
\$840,000	5000	1.224%	0.341%
\$840,000	10000	0.584%	0.083%
\$840,000	20000	0.230%	0.010%
\$840,000	30000	0.125%	0.002%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$840,000	40000	0.078%	0.001%
\$845,000	100	13.650%	11.470%
\$845,000	200	9.351%	7.305%
\$845,000	300	7.481%	5.527%
\$845,000	400	6.380%	4.499%
\$845,000	500	5.635%	3.815%
\$845,000	600	5.089%	3.322%
\$845,000	700	4.665%	2.945%
\$845,000	800	4.325%	2.646%
\$845,000	900	4.043%	2.402%
\$845,000	1000	3.804%	2.198%
\$845,000	1500	2.986%	1.527%
\$845,000	2000	2.487%	1.144%
\$845,000	3000	1.872%	0.716%
\$845,000	4000	1.491%	0.484%
\$845,000	5000	1.226%	0.342%
\$845,000	10000	0.585%	0.083%
\$845,000	20000	0.230%	0.010%
\$845,000	30000	0.125%	0.002%
\$845,000	40000	0.078%	0.001%
\$850,000	100	13.660%	11.490%
\$850,000	200	9.362%	7.315%
\$850,000	300	7.489%	5.535%
\$850,000	400	6.387%	4.506%
\$850,000	500	5.641%	3.821%
\$850,000	600	5.094%	3.327%
\$850,000	700	4.671%	2.950%
\$850,000	800	4.330%	2.650%
\$850,000	900	4.047%	2.406%
\$850,000	1000	3.808%	2.202%
\$850,000	1500	2.990%	1.530%
\$850,000	2000	2.490%	1.146%
\$850,000	3000	1.875%	0.718%
\$850,000	4000	1.493%	0.486%
\$850,000	5000	1.228%	0.344%
\$850,000	10000	0.586%	0.083%
\$850,000	20000	0.231%	0.010%
\$850,000	30000	0.125%	0.002%
\$850,000	40000	0.078%	0.001%
\$855,000	100	13.680%	11.500%
\$855,000	200	9.372%	7.325%
\$855,000	300	7.498%	5.543%
\$855,000	400	6.394%	4.512%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$855,000	500	5.648%	3.827%
\$855,000	600	5.100%	3.332%
\$855,000	700	4.676%	2.954%
\$855,000	800	4.335%	2.655%
\$855,000	900	4.052%	2.410%
\$855,000	1000	3.813%	2.206%
\$855,000	1500	2.993%	1.532%
\$855,000	2000	2.493%	1.149%
\$855,000	3000	1.878%	0.720%
\$855,000	4000	1.496%	0.487%
\$855,000	5000	1.230%	0.345%
\$855,000	10000	0.588%	0.084%
\$855,000	20000	0.232%	0.010%
\$855,000	30000	0.126%	0.002%
\$855,000	40000	0.079%	0.001%
\$860,000	100	13.690%	11.520%
\$860,000	200	9.383%	7.335%
\$860,000	300	7.506%	5.550%
\$860,000	400	6.401%	4.519%
\$860,000	500	5.654%	3.833%
\$860,000	600	5.106%	3.337%
\$860,000	700	4.681%	2.959%
\$860,000	800	4.340%	2.659%
\$860,000	900	4.057%	2.414%
\$860,000	1000	3.817%	2.210%
\$860,000	1500	2.997%	1.535%
\$860,000	2000	2.496%	1.151%
\$860,000	3000	1.880%	0.722%
\$860,000	4000	1.498%	0.489%
\$860,000	5000	1.233%	0.346%
\$860,000	10000	0.589%	0.084%
\$860,000	20000	0.232%	0.010%
\$860,000	30000	0.126%	0.002%
\$860,000	40000	0.079%	0.001%
\$865,000	100	13.710%	11.530%
\$865,000	200	9.393%	7.344%
\$865,000	300	7.514%	5.558%
\$865,000	400	6.409%	4.525%
\$865,000	500	5.661%	3.838%
\$865,000	600	5.112%	3.342%
\$865,000	700	4.687%	2.964%
\$865,000	800	4.345%	2.663%
\$865,000	900	4.062%	2.418%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$865,000	1000	3.822%	2.213%
\$865,000	1500	3.001%	1.538%
\$865,000	2000	2.500%	1.153%
\$865,000	3000	1.883%	0.723%
\$865,000	4000	1.501%	0.490%
\$865,000	5000	1.235%	0.347%
\$865,000	10000	0.591%	0.085%
\$865,000	20000	0.233%	0.010%
\$865,000	30000	0.127%	0.002%
\$865,000	40000	0.079%	0.001%
\$870,000	100	13.720%	11.550%
\$870,000	200	9.403%	7.354%
\$870,000	300	7.523%	5.566%
\$870,000	400	6.416%	4.532%
\$870,000	500	5.667%	3.844%
\$870,000	600	5.118%	3.347%
\$870,000	700	4.692%	2.968%
\$870,000	800	4.350%	2.668%
\$870,000	900	4.066%	2.422%
\$870,000	1000	3.826%	2.217%
\$870,000	1500	3.005%	1.541%
\$870,000	2000	2.503%	1.156%
\$870,000	3000	1.886%	0.725%
\$870,000	4000	1.503%	0.491%
\$870,000	5000	1.237%	0.348%
\$870,000	10000	0.592%	0.085%
\$870,000	20000	0.234%	0.010%
\$870,000	30000	0.127%	0.002%
\$870,000	40000	0.079%	0.001%
\$875,000	100	13.740%	11.560%
\$875,000	200	9.414%	7.364%
\$875,000	300	7.531%	5.574%
\$875,000	400	6.423%	4.539%
\$875,000	500	5.673%	3.850%
\$875,000	600	5.123%	3.352%
\$875,000	700	4.698%	2.973%
\$875,000	800	4.355%	2.672%
\$875,000	900	4.071%	2.426%
\$875,000	1000	3.831%	2.221%
\$875,000	1500	3.008%	1.544%
\$875,000	2000	2.506%	1.158%
\$875,000	3000	1.889%	0.727%
\$875,000	4000	1.506%	0.493%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$875,000	5000	1.239%	0.349%
\$875,000	10000	0.593%	0.085%
\$875,000	20000	0.234%	0.010%
\$875,000	30000	0.127%	0.002%
\$875,000	40000	0.080%	0.001%
\$880,000	100	13.750%	11.570%
\$880,000	200	9.424%	7.374%
\$880,000	300	7.540%	5.582%
\$880,000	400	6.430%	4.545%
\$880,000	500	5.680%	3.856%
\$880,000	600	5.129%	3.358%
\$880,000	700	4.703%	2.978%
\$880,000	800	4.360%	2.676%
\$880,000	900	4.076%	2.430%
\$880,000	1000	3.835%	2.225%
\$880,000	1500	3.012%	1.547%
\$880,000	2000	2.510%	1.161%
\$880,000	3000	1.892%	0.729%
\$880,000	4000	1.508%	0.494%
\$880,000	5000	1.241%	0.350%
\$880,000	10000	0.595%	0.086%
\$880,000	20000	0.235%	0.010%
\$880,000	30000	0.128%	0.002%
\$880,000	40000	0.080%	0.001%
\$885,000	100	13.770%	11.590%
\$885,000	200	9.435%	7.384%
\$885,000	300	7.548%	5.589%
\$885,000	400	6.437%	4.552%
\$885,000	500	5.686%	3.861%
\$885,000	600	5.135%	3.363%
\$885,000	700	4.708%	2.982%
\$885,000	800	4.365%	2.680%
\$885,000	900	4.080%	2.434%
\$885,000	1000	3.840%	2.228%
\$885,000	1500	3.016%	1.550%
\$885,000	2000	2.513%	1.163%
\$885,000	3000	1.894%	0.731%
\$885,000	4000	1.511%	0.496%
\$885,000	5000	1.244%	0.351%
\$885,000	10000	0.596%	0.086%
\$885,000	20000	0.236%	0.010%
\$885,000	30000	0.128%	0.002%
\$885,000	40000	0.080%	0.001%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$890,000	100	13.780%	11.600%
\$890,000	200	9.445%	7.394%
\$890,000	300	7.556%	5.597%
\$890,000	400	6.445%	4.558%
\$890,000	500	5.693%	3.867%
\$890,000	600	5.141%	3.368%
\$890,000	700	4.714%	2.987%
\$890,000	800	4.370%	2.685%
\$890,000	900	4.085%	2.438%
\$890,000	1000	3.844%	2.232%
\$890,000	1500	3.019%	1.553%
\$890,000	2000	2.516%	1.165%
\$890,000	3000	1.897%	0.732%
\$890,000	4000	1.513%	0.497%
\$890,000	5000	1.246%	0.352%
\$890,000	10000	0.598%	0.087%
\$890,000	20000	0.236%	0.010%
\$890,000	30000	0.129%	0.003%
\$890,000	40000	0.080%	0.001%
\$895,000	100	13.800%	11.620%
\$895,000	200	9.456%	7.404%
\$895,000	300	7.565%	5.605%
\$895,000	400	6.452%	4.565%
\$895,000	500	5.699%	3.873%
\$895,000	600	5.147%	3.373%
\$895,000	700	4.719%	2.992%
\$895,000	800	4.375%	2.689%
\$895,000	900	4.090%	2.442%
\$895,000	1000	3.849%	2.236%
\$895,000	1500	3.023%	1.556%
\$895,000	2000	2.520%	1.168%
\$895,000	3000	1.900%	0.734%
\$895,000	4000	1.516%	0.498%
\$895,000	5000	1.248%	0.354%
\$895,000	10000	0.599%	0.087%
\$895,000	20000	0.237%	0.011%
\$895,000	30000	0.129%	0.003%
\$895,000	40000	0.081%	0.001%
\$900,000	100	13.810%	11.630%
\$900,000	200	9.466%	7.414%
\$900,000	300	7.573%	5.613%
\$900,000	400	6.459%	4.571%
\$900,000	500	5.705%	3.879%

* Applied to total expected claims

The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$900,000	600	5.152%	3.378%
\$900,000	700	4.724%	2.996%
\$900,000	800	4.380%	2.693%
\$900,000	900	4.095%	2.446%
\$900,000	1000	3.853%	2.239%
\$900,000	1500	3.027%	1.559%
\$900,000	2000	2.523%	1.170%
\$900,000	3000	1.903%	0.736%
\$900,000	4000	1.518%	0.500%
\$900,000	5000	1.250%	0.355%
\$900,000	10000	0.601%	0.088%
\$900,000	20000	0.238%	0.011%
\$900,000	30000	0.129%	0.003%
\$900,000	40000	0.081%	0.001%
\$905,000	100	13.830%	11.650%
\$905,000	200	9.476%	7.424%
\$905,000	300	7.582%	5.621%
\$905,000	400	6.466%	4.578%
\$905,000	500	5.712%	3.884%
\$905,000	600	5.158%	3.383%
\$905,000	700	4.730%	3.001%
\$905,000	800	4.385%	2.698%
\$905,000	900	4.099%	2.450%
\$905,000	1000	3.857%	2.243%
\$905,000	1500	3.031%	1.561%
\$905,000	2000	2.526%	1.173%
\$905,000	3000	1.906%	0.738%
\$905,000	4000	1.521%	0.501%
\$905,000	5000	1.253%	0.356%
\$905,000	10000	0.602%	0.088%
\$905,000	20000	0.238%	0.011%
\$905,000	30000	0.130%	0.003%
\$905,000	40000	0.081%	0.001%
\$910,000	100	13.840%	11.660%
\$910,000	200	9.487%	7.434%
\$910,000	300	7.590%	5.628%
\$910,000	400	6.473%	4.585%
\$910,000	500	5.718%	3.890%
\$910,000	600	5.164%	3.388%
\$910,000	700	4.735%	3.006%
\$910,000	800	4.390%	2.702%
\$910,000	900	4.104%	2.454%
\$910,000	1000	3.862%	2.247%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$910,000	1500	3.034%	1.564%
\$910,000	2000	2.529%	1.175%
\$910,000	3000	1.908%	0.739%
\$910,000	4000	1.523%	0.503%
\$910,000	5000	1.255%	0.357%
\$910,000	10000	0.603%	0.088%
\$910,000	20000	0.239%	0.011%
\$910,000	30000	0.130%	0.003%
\$910,000	40000	0.081%	0.001%
\$915,000	100	13.860%	11.670%
\$915,000	200	9.495%	7.441%
\$915,000	300	7.597%	5.635%
\$915,000	400	6.479%	4.590%
\$915,000	500	5.723%	3.895%
\$915,000	600	5.169%	3.392%
\$915,000	700	4.739%	3.009%
\$915,000	800	4.394%	2.705%
\$915,000	900	4.108%	2.457%
\$915,000	1000	3.866%	2.250%
\$915,000	1500	3.037%	1.567%
\$915,000	2000	2.532%	1.177%
\$915,000	3000	1.911%	0.741%
\$915,000	4000	1.525%	0.504%
\$915,000	5000	1.257%	0.358%
\$915,000	10000	0.604%	0.089%
\$915,000	20000	0.239%	0.011%
\$915,000	30000	0.130%	0.003%
\$915,000	40000	0.082%	0.001%
\$920,000	100	13.860%	11.680%
\$920,000	200	9.500%	7.446%
\$920,000	300	7.601%	5.639%
\$920,000	400	6.483%	4.593%
\$920,000	500	5.726%	3.897%
\$920,000	600	5.172%	3.395%
\$920,000	700	4.742%	3.012%
\$920,000	800	4.396%	2.708%
\$920,000	900	4.110%	2.459%
\$920,000	1000	3.868%	2.252%
\$920,000	1500	3.039%	1.568%
\$920,000	2000	2.534%	1.178%
\$920,000	3000	1.912%	0.742%
\$920,000	4000	1.526%	0.504%
\$920,000	5000	1.258%	0.358%

* Applied to total expected claims

The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors*

Pooling Limit	members	5% Margin	10% Margin
\$920,000	10000	0.605%	0.089%
\$920,000	20000	0.240%	0.011%
\$920,000	30000	0.131%	0.003%
\$920,000	40000	0.082%	0.001%
\$925,000	100	13.870%	11.690%
\$925,000	200	9.506%	7.451%
\$925,000	300	7.605%	5.643%
\$925,000	400	6.486%	4.596%
\$925,000	500	5.730%	3.900%
\$925,000	600	5.174%	3.398%
\$925,000	700	4.745%	3.014%
\$925,000	800	4.399%	2.710%
\$925,000	900	4.112%	2.461%
\$925,000	1000	3.870%	2.254%
\$925,000	1500	3.041%	1.570%
\$925,000	2000	2.535%	1.179%
\$925,000	3000	1.913%	0.743%
\$925,000	4000	1.528%	0.505%
\$925,000	5000	1.259%	0.359%
\$925,000	10000	0.606%	0.089%
\$925,000	20000	0.240%	0.011%
\$925,000	30000	0.131%	0.003%
\$925,000	40000	0.082%	0.001%
\$930,000	100	13.880%	11.700%
\$930,000	200	9.511%	7.456%
\$930,000	300	7.609%	5.647%
\$930,000	400	6.490%	4.600%
\$930,000	500	5.733%	3.903%
\$930,000	600	5.177%	3.400%
\$930,000	700	4.747%	3.016%
\$930,000	800	4.401%	2.712%
\$930,000	900	4.115%	2.463%
\$930,000	1000	3.872%	2.256%
\$930,000	1500	3.043%	1.571%
\$930,000	2000	2.537%	1.181%
\$930,000	3000	1.915%	0.744%
\$930,000	4000	1.529%	0.506%
\$930,000	5000	1.260%	0.360%
\$930,000	10000	0.607%	0.089%
\$930,000	20000	0.240%	0.011%
\$930,000	30000	0.131%	0.003%
\$930,000	40000	0.082%	0.001%
\$935,000	100	13.890%	11.700%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$935,000	200	9.516%	7.461%
\$935,000	300	7.614%	5.650%
\$935,000	400	6.494%	4.603%
\$935,000	500	5.736%	3.906%
\$935,000	600	5.180%	3.403%
\$935,000	700	4.750%	3.019%
\$935,000	800	4.404%	2.714%
\$935,000	900	4.117%	2.465%
\$935,000	1000	3.875%	2.257%
\$935,000	1500	3.045%	1.572%
\$935,000	2000	2.539%	1.182%
\$935,000	3000	1.916%	0.745%
\$935,000	4000	1.530%	0.507%
\$935,000	5000	1.261%	0.360%
\$935,000	10000	0.607%	0.090%
\$935,000	20000	0.241%	0.011%
\$935,000	30000	0.131%	0.003%
\$935,000	40000	0.082%	0.001%
\$940,000	100	13.890%	11.710%
\$940,000	200	9.521%	7.466%
\$940,000	300	7.618%	5.654%
\$940,000	400	6.497%	4.606%
\$940,000	500	5.739%	3.909%
\$940,000	600	5.183%	3.405%
\$940,000	700	4.753%	3.021%
\$940,000	800	4.406%	2.716%
\$940,000	900	4.120%	2.467%
\$940,000	1000	3.877%	2.259%
\$940,000	1500	3.047%	1.574%
\$940,000	2000	2.540%	1.183%
\$940,000	3000	1.918%	0.745%
\$940,000	4000	1.531%	0.507%
\$940,000	5000	1.262%	0.361%
\$940,000	10000	0.608%	0.090%
\$940,000	20000	0.241%	0.011%
\$940,000	30000	0.131%	0.003%
\$940,000	40000	0.082%	0.001%
\$945,000	100	13.900%	11.720%
\$945,000	200	9.527%	7.471%
\$945,000	300	7.622%	5.658%
\$945,000	400	6.501%	4.610%
\$945,000	500	5.742%	3.912%
\$945,000	600	5.186%	3.408%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$945,000	700	4.755%	3.023%
\$945,000	800	4.409%	2.718%
\$945,000	900	4.122%	2.469%
\$945,000	1000	3.879%	2.261%
\$945,000	1500	3.048%	1.575%
\$945,000	2000	2.542%	1.184%
\$945,000	3000	1.919%	0.746%
\$945,000	4000	1.533%	0.508%
\$945,000	5000	1.263%	0.361%
\$945,000	10000	0.609%	0.090%
\$945,000	20000	0.241%	0.011%
\$945,000	30000	0.132%	0.003%
\$945,000	40000	0.082%	0.001%
\$950,000	100	13.910%	11.730%
\$950,000	200	9.532%	7.476%
\$950,000	300	7.626%	5.662%
\$950,000	400	6.504%	4.613%
\$950,000	500	5.746%	3.915%
\$950,000	600	5.189%	3.410%
\$950,000	700	4.758%	3.026%
\$950,000	800	4.411%	2.720%
\$950,000	900	4.124%	2.471%
\$950,000	1000	3.881%	2.263%
\$950,000	1500	3.050%	1.577%
\$950,000	2000	2.544%	1.185%
\$950,000	3000	1.920%	0.747%
\$950,000	4000	1.534%	0.509%
\$950,000	5000	1.265%	0.362%
\$950,000	10000	0.609%	0.090%
\$950,000	20000	0.242%	0.011%
\$950,000	30000	0.132%	0.003%
\$950,000	40000	0.083%	0.001%
\$955,000	100	13.920%	11.730%
\$955,000	200	9.537%	7.481%
\$955,000	300	7.630%	5.666%
\$955,000	400	6.508%	4.616%
\$955,000	500	5.749%	3.918%
\$955,000	600	5.192%	3.413%
\$955,000	700	4.761%	3.028%
\$955,000	800	4.414%	2.723%
\$955,000	900	4.127%	2.473%
\$955,000	1000	3.884%	2.265%
\$955,000	1500	3.052%	1.578%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$955,000	2000	2.545%	1.187%
\$955,000	3000	1.922%	0.748%
\$955,000	4000	1.535%	0.509%
\$955,000	5000	1.266%	0.362%
\$955,000	10000	0.610%	0.090%
\$955,000	20000	0.242%	0.011%
\$955,000	30000	0.132%	0.003%
\$955,000	40000	0.083%	0.001%
\$960,000	100	13.920%	11.740%
\$960,000	200	9.542%	7.486%
\$960,000	300	7.635%	5.670%
\$960,000	400	6.512%	4.620%
\$960,000	500	5.752%	3.921%
\$960,000	600	5.195%	3.416%
\$960,000	700	4.763%	3.030%
\$960,000	800	4.416%	2.725%
\$960,000	900	4.129%	2.475%
\$960,000	1000	3.886%	2.267%
\$960,000	1500	3.054%	1.580%
\$960,000	2000	2.547%	1.188%
\$960,000	3000	1.923%	0.749%
\$960,000	4000	1.536%	0.510%
\$960,000	5000	1.267%	0.363%
\$960,000	10000	0.611%	0.091%
\$960,000	20000	0.242%	0.011%
\$960,000	30000	0.132%	0.003%
\$960,000	40000	0.083%	0.001%
\$965,000	100	13.930%	11.750%
\$965,000	200	9.548%	7.491%
\$965,000	300	7.639%	5.674%
\$965,000	400	6.515%	4.623%
\$965,000	500	5.755%	3.923%
\$965,000	600	5.198%	3.418%
\$965,000	700	4.766%	3.033%
\$965,000	800	4.419%	2.727%
\$965,000	900	4.131%	2.477%
\$965,000	1000	3.888%	2.269%
\$965,000	1500	3.056%	1.581%
\$965,000	2000	2.549%	1.189%
\$965,000	3000	1.925%	0.750%
\$965,000	4000	1.538%	0.511%
\$965,000	5000	1.268%	0.364%
\$965,000	10000	0.612%	0.091%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$965,000	20000	0.243%	0.011%
\$965,000	30000	0.132%	0.003%
\$965,000	40000	0.083%	0.001%
\$970,000	100	13.940%	11.750%
\$970,000	200	9.553%	7.496%
\$970,000	300	7.643%	5.678%
\$970,000	400	6.519%	4.626%
\$970,000	500	5.758%	3.926%
\$970,000	600	5.201%	3.421%
\$970,000	700	4.769%	3.035%
\$970,000	800	4.421%	2.729%
\$970,000	900	4.134%	2.479%
\$970,000	1000	3.890%	2.271%
\$970,000	1500	3.058%	1.583%
\$970,000	2000	2.550%	1.190%
\$970,000	3000	1.926%	0.751%
\$970,000	4000	1.539%	0.512%
\$970,000	5000	1.269%	0.364%
\$970,000	10000	0.612%	0.091%
\$970,000	20000	0.243%	0.011%
\$970,000	30000	0.133%	0.003%
\$970,000	40000	0.083%	0.001%
\$975,000	100	13.950%	11.760%
\$975,000	200	9.558%	7.501%
\$975,000	300	7.647%	5.682%
\$975,000	400	6.522%	4.629%
\$975,000	500	5.762%	3.929%
\$975,000	600	5.204%	3.423%
\$975,000	700	4.771%	3.037%
\$975,000	800	4.424%	2.731%
\$975,000	900	4.136%	2.481%
\$975,000	1000	3.892%	2.273%
\$975,000	1500	3.060%	1.584%
\$975,000	2000	2.552%	1.191%
\$975,000	3000	1.927%	0.752%
\$975,000	4000	1.540%	0.512%
\$975,000	5000	1.270%	0.365%
\$975,000	10000	0.613%	0.091%
\$975,000	20000	0.243%	0.011%
\$975,000	30000	0.133%	0.003%
\$975,000	40000	0.083%	0.001%
\$980,000	100	13.950%	11.770%
\$980,000	200	9.563%	7.506%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$980,000	300	7.651%	5.686%
\$980,000	400	6.526%	4.633%
\$980,000	500	5.765%	3.932%
\$980,000	600	5.206%	3.426%
\$980,000	700	4.774%	3.040%
\$980,000	800	4.426%	2.733%
\$980,000	900	4.138%	2.483%
\$980,000	1000	3.895%	2.274%
\$980,000	1500	3.061%	1.586%
\$980,000	2000	2.553%	1.193%
\$980,000	3000	1.929%	0.753%
\$980,000	4000	1.541%	0.513%
\$980,000	5000	1.271%	0.365%
\$980,000	10000	0.614%	0.091%
\$980,000	20000	0.244%	0.011%
\$980,000	30000	0.133%	0.003%
\$980,000	40000	0.083%	0.001%
\$985,000	100	13.960%	11.780%
\$985,000	200	9.568%	7.511%
\$985,000	300	7.656%	5.690%
\$985,000	400	6.530%	4.636%
\$985,000	500	5.768%	3.935%
\$985,000	600	5.209%	3.429%
\$985,000	700	4.777%	3.042%
\$985,000	800	4.429%	2.736%
\$985,000	900	4.141%	2.485%
\$985,000	1000	3.897%	2.276%
\$985,000	1500	3.063%	1.587%
\$985,000	2000	2.555%	1.194%
\$985,000	3000	1.930%	0.754%
\$985,000	4000	1.543%	0.514%
\$985,000	5000	1.272%	0.366%
\$985,000	10000	0.615%	0.092%
\$985,000	20000	0.244%	0.011%
\$985,000	30000	0.133%	0.003%
\$985,000	40000	0.084%	0.001%
\$990,000	100	13.970%	11.780%
\$990,000	200	9.574%	7.516%
\$990,000	300	7.660%	5.694%
\$990,000	400	6.533%	4.639%
\$990,000	500	5.771%	3.938%
\$990,000	600	5.212%	3.431%
\$990,000	700	4.780%	3.044%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$990,000	800	4.431%	2.738%
\$990,000	900	4.143%	2.487%
\$990,000	1000	3.899%	2.278%
\$990,000	1500	3.065%	1.589%
\$990,000	2000	2.557%	1.195%
\$990,000	3000	1.932%	0.754%
\$990,000	4000	1.544%	0.514%
\$990,000	5000	1.274%	0.366%
\$990,000	10000	0.615%	0.092%
\$990,000	20000	0.244%	0.011%
\$990,000	30000	0.133%	0.003%
\$990,000	40000	0.084%	0.001%
\$995,000	100	13.980%	11.790%
\$995,000	200	9.579%	7.521%
\$995,000	300	7.664%	5.698%
\$995,000	400	6.537%	4.643%
\$995,000	500	5.774%	3.941%
\$995,000	600	5.215%	3.434%
\$995,000	700	4.782%	3.047%
\$995,000	800	4.434%	2.740%
\$995,000	900	4.146%	2.489%
\$995,000	1000	3.901%	2.280%
\$995,000	1500	3.067%	1.590%
\$995,000	2000	2.558%	1.196%
\$995,000	3000	1.933%	0.755%
\$995,000	4000	1.545%	0.515%
\$995,000	5000	1.275%	0.367%
\$995,000	10000	0.616%	0.092%
\$995,000	20000	0.245%	0.011%
\$995,000	30000	0.134%	0.003%
\$995,000	40000	0.084%	0.001%
\$1,000,000	100	13.980%	11.800%
\$1,000,000	200	9.584%	7.526%
\$1,000,000	300	7.668%	5.702%
\$1,000,000	400	6.540%	4.646%
\$1,000,000	500	5.778%	3.944%
\$1,000,000	600	5.218%	3.436%
\$1,000,000	700	4.785%	3.049%
\$1,000,000	800	4.436%	2.742%
\$1,000,000	900	4.148%	2.491%
\$1,000,000	1000	3.904%	2.282%
\$1,000,000	1500	3.069%	1.591%
\$1,000,000	2000	2.560%	1.197%

* Applied to total expected claims

**The Vermont Health Plan
2014 Filing
Risk Administration Charges for Experience Refund Eligible Products
Experience Refund Risk Charge Factors***

Pooling Limit	members	5% Margin	10% Margin
\$1,000,000	3000	1.934%	0.756%
\$1,000,000	4000	1.546%	0.516%
\$1,000,000	5000	1.276%	0.368%
\$1,000,000	10000	0.617%	0.092%
\$1,000,000	20000	0.245%	0.011%
\$1,000,000	30000	0.134%	0.003%
\$1,000,000	40000	0.084%	0.001%

* Applied to total expected claims